

Michigan Insurance Bureau

Office of Financial Insurance Services



Department of Consumer & Industry Services
Kathleen M. Wilbur, Director

Office of Financial & Insurance Services
Frank M. Fitzgerald, Commissioner

1999 Annual Report

To Governor John Engler

Editor's Note: Effective April 3, 2000, the Michigan Insurance Bureau, Financial Institutions Bureau, and Securities Division of the Corporation, Securities and Land Development Bureau were merged to form the Michigan Office of Financial and Insurance Services (OFIS). The following report reflects the activities of the Michigan Insurance Bureau as operated throughout 1999.

The 1999 Michigan Insurance Bureau Annual Report A Report to Governor John Engler

The Annual Report, presented to Governor Engler and prepared pursuant to Section 238 of the Michigan Insurance Code of 1956, is a valuable reference for information about companies and specially created entities engaged in the business of insurance in Michigan. It is more than just a statistical report, however. We offer updates about each area of the Bureau, a summary of legislative activity, and descriptions of changes in the status of the companies we regulate. In addition, a company address list is located as an appendix to the report.

Michigan Insurance Bureau 1999 Mission Statement

The Michigan Insurance Bureau strives to provide excellent customer service
and effectively regulate the insurance and managed health care industries.

The Annual Report is also on the Michigan Insurance Bureau's World-Wide Web Site. Once you are at the site, you can also browse general insurance bureau information. Everything is public information, and everyone is welcome.

You can find the Michigan Insurance Bureau Web Site at:

<http://www.cis.state.mi.us/ins>

—Editors
August, 2000

1999 Michigan Insurance Bureau Annual Report

For the Year Ending December 31, 1999

A report to Governor John Engler

TABLE OF CONTENTS

Commissioners of Insurance	3
Michigan Insurance Bureau Office Directory.....	4
Insurance Bureau Responsibilities.....	5
 Insurance Legislation Enacted.....	11
 Insurance Bureau Bulletins Issued.....	12
 Insurance Related Administrative Rules Activity.....	13
 Company Activity	14
Surplus Lines Tax.....	19
HMO, AFDS, and MEWA Activity.....	20
Receiverships	21
 Licensees.....	25
 Insurance Bureau Revenue	25
 Insurance Bureau Budget	25
 Summary of Authorized Insurance Entities	26
Financial Summaries	
Entity Type Definitions	27
Domestic Entities	30
Alien Entities	33
Foreign Entities.....	34
Michigan Direct Premiums Written (Graph).....	64
Twenty Largest Writers All Categories	65
Twenty Largest Accident and Health Writers	65
Twenty Largest Annuity and Other Fund Deposits Writers	66
Twenty Largest Life Writers	66
Twenty Largest Property and Casualty Writers	67
All Title Writers	67
Recapitulation	68
Authorized Insurance Entities (Graph).....	69
Company List	Appendix

COMMISSIONERS OF INSURANCE

<i>Commissioner</i>	<i>Term of Office</i>
Samuel H. Row	1871 to 1883
Eugene Pringle.....	1883 to 1885
Henry S. Raymond.....	1885 to 1891
William E. Magill.....	1891 to 1893
Theron F. Giddings	1893 to 1897
Milo D. Campbell.....	1897 to 1899
Harry H. Stevens	1899 to 1901
James V. Barry.....	1901 to 1910
Marion O. Rowland.....	1910 to 1911
Calvin A. Palmer	1911 to 1913
John T. Winship	1913 to 1917
Frank H. Ellsworth.....	1917 to 1921
Leonard T. Hands	1921 to 1926
Charles D. Livingston.....	1927 to 1933
Charles E. Gauss	1933 to 1934
John C. Ketcham	1935 to 1936
Charles E. Gauss	1937 to 1939
John G. Emery	1939 to 1941
Eugene Barry.....	1941 to 1942
David A. Forbes	1943 to 1950
Joseph Navarre.....	1950 to 10-10-59
Frank Blackford.....	10-11-59 to 11-30-61
Sherwood Colburn.....	12-01-61 to 11-01-63
Allen Mayerson.....	11-02-63 to 01-06-66
John W. Wickstrom (Acting)	01-07-66 to 08-23-66
David Dykhouse	08-24-66 to 01-27-69
Russell E. Van Hooser	01-28-69 to 09-29-73
Daniel J. Demlow	09-30-73 to 08-16-75
Thomas C. Jones	08-17-75 to 12-30-78
Jean K. Carlson (Acting).....	12-31-78 to 06-23-79
Richard A. Hemmings	06-24-79 to 12-12-79
Elbert C. Mackey (Acting)	12-13-79 to 09-02-80
Nancy A. Baerwaldt	09-03-80 to 09-13-85
Jean K. Carlson (Acting).....	09-17-85 to 09-30-85
Herman W. Coleman	10-01-85 to 10-01-88
Dhiraj N. Shah (Acting).....	10-03-88 to 12-31-90
D. A. D'Annunzio (Acting).....	01-01-91 to 05-21-91
David Dykhouse	05-22-91 to 01-28-95
Patrick M. McQueen (Acting)	01-28-95 to 04-30-95
D. Joseph Olson	05-01-95 to 07-31-97
D. A. D'Annunzio (Acting).....	08-11-97 to 05-03-98
E. L. Cox.....	05-04-98 to 12-31-98
Frank M. Fitzgerald.....	01-01-99 to Present

MICHIGAN INSURANCE BUREAU OFFICE DIRECTORY

Communication Center/General Information

Toll Free.....	877-999-6442
Lansing area.....	517-373-0220
Fax	517-335-4978

Commissioner's Office

Commissioner of Insurance	335-3167
Management Support	
Administrative Support.....	335-2047
Systems Planning and Technology.....	373-9273

Office of Policy and Consumer Services

Deputy Commissioner	373-1866
Research and Consumer Services	
Research	373-2984
Consumer Services	373-0240
Health Plans	
Health Policy.....	241-4549
Benefit Inquiry.....	373-2881
Surplus and Special Lines	241-4529

Office of Financial Evaluation

Deputy Commissioner	335-1750
Financial Evaluation and Admissions	373-6854
Financial Monitoring (Financial Statements – Annual/Quarterly)	373-0246
Financial Examinations	335-1740

Office of Licensing and Enforcement

Deputy Commissioner	335-2057
Licensing and Enforcement	
Licensing	373-0234
Continuing Education Program	373-0234
Investigations	373-3738
Code Enforcement	373-0961
Code Research and Interpretation	373-0435
Receiverships	373-2391
Rates and Forms Audit	373-0242

Insurance Bureau Responsibilities

OFFICE OF THE COMMISSIONER



The Commissioner of Insurance is responsible for regulating the insurance industry in Michigan and for administering operations of the Insurance Bureau as mandated by the Michigan Insurance Code (MCLA 500.100, et. seq.) and related laws. The Governor, with the advice and consent of the Senate, appoints the Commissioner for a term of four years. The Commissioner provides management and policy direction to the bureau to assure statutory mandates of the Insurance Code are carried out within guidelines set by the Governor and that the goals and missions of the bureau are met. The Commissioner is assisted in administration of the bureau by the Management Support Division which consists of the Administrative Support Section and the Systems Planning and Technology Section.

MANAGEMENT SUPPORT DIVISION

Administrative Support Section

This section provides assistance to the Commissioner and bureau staff in the areas of budget, financial control, personnel, office services, procurement, communication and related matters.

Systems Planning and Technology Section

Staff in the section plan and manage the Insurance Bureau information system. Responsibilities include system design, software development, system integration, training and maintenance.

OFFICE OF POLICY AND CONSUMER SERVICES

The Office of Policy and Consumer Services consists of three divisions: Research and Consumer Services, Health Plans, and Surplus and Special Lines.

RESEARCH AND CONSUMER SERVICES DIVISION

Research Section

The Research Section supports the Commissioner by analyzing various aspects of the insurance marketplace as well as regulatory problems encountered by the Insurance Bureau, and developing recommendations for improvement or problem resolution. The section also analyzes proposed legislation, participates in implementing new statutes, and prepares reports to the Legislature, which evaluate the impact of various law changes. The section develops rules, bulletins, and guidelines that convey the Commissioner's policy positions and interpretations of the Insurance Code.

Communication Center

The Communication Center, created August 22, 1999, serves as the Insurance Bureau's receptionist and primary point of initial contact with the public. The Communication Center staff answers, screens, and routes incoming telephone calls, personal visits, and general correspondence. This includes retrieving data from various data sources to answer questions and supply information to interested parties. The bureau implemented a toll free number on November 1, 1999.

Communication Center Activity Summary

Number of calls handled (10-1-99 to 12-31-99).....	19,779
Number of calls on Toll Free line (11-1-99 to 12-31-99)	2,478

Consumer Services Section

The Consumer Services Section assists consumers who have experienced difficulties or who have questions regarding insurance. The staff responds to complaints and inquiries, conducts personal conferences, and answers telephone inquiries. In addition, the section is responsible for conducting informal reviews required under the Essential Insurance Act (EIA).

Consumer Services Activity Summary

Consumer complaints

General.....	3,184
Essential Insurance Act	189
Worker's Compensation Reserve.....	4
Total consumer complaint files initiated	3,739
Written inquiries answered.....	500
Personal consumer conferences conducted.....	60
Telephone inquiries answered.....	22,793
Activities on existing files	7,888
Files closed during the year	5,409
Files referred to Investigation Section.....	57
Files referred to Code Enforcement Section	25
Files referred to Rates and Forms Audit Section	1
Dollar amount of documented reimbursements.....	\$ 3,643,621

Essential Insurance Act Activity Summary

Informal reviews held.....	0
Decisions completed	0
Reviews cancelled before decision	2

**HEALTH
PLANS
DIVISION**

Health Policy Section

The Health Policy Section examines and investigates the rates, benefit contracts, and provider contracts used by prepaid health plans. These include Blue Cross and Blue Shield of Michigan (BCBSM), health maintenance organizations (HMOs), and alternative health care financing and delivery systems (AFDS). Division staff makes sure that rates are fair, reasonable in relation to benefits, and that they comply with statutory standards. They examine benefit certificates to assure that the coverage meets the criteria established in the statute and to determine if the certificates clearly set forth the coverage being provided. BCBSM's provider contracts and reimbursement arrangements are evaluated against the statutory goals of access, quality, and cost of health care services. Provider contracts of HMOs are evaluated to be sure that they meet statutory standards and allow an HMO to remain financially strong and to guarantee good quality health services to its enrollees. The section also regulates rates and forms issued by Multiple Employer Welfare Arrangements (MEWAs) under Chapter 70 of the Insurance Code. The MEWA is a means by which an established association or group of employers in the same or similar industries can form a self-insurance pool to provide health benefits to employees.

Benefit Inquiry Section

The Benefit Inquiry Section aids consumers with questions and problems concerning their health maintenance organization or Blue Cross Blue Shield of Michigan health plan. The staff responds to written and telephone inquiries and complaints.

Benefit Inquiry Activity Summary

Consumer complaints

Blue Cross/Blue Shield	611
Health Maintenance Organizations	146
Alternative Financing and Delivery Systems	6
Written inquiries answered (9-1-99 to 12-31-99 only)	17
Personal consumer conferences conducted (9-1-99 to 12-31-99 only)	2
Telephone inquiries answered (10-1-99 to 12-31-99 only)	1,110
Activities on existing files	439
Closing actions on files	699
Files referred to Investigation Section	0
Files referred to Code Enforcement Section	7
Dollar amount of documented reimbursements	\$739,371

Blue Cross Blue Shield Activity Summary

Informal reviews scheduled	131
Decisions completed	112
Reviews settled before decision	23

**SURPLUS AND
SPECIAL LINES
DIVISION**

The Surplus and Special Lines Division is responsible for the collection, tracking, reconciling and auditing of the premium tax paid by policyholders, surplus lines agents, purchasing groups and risk retention groups for coverage placed with an insurer who is not "admitted" or licensed in Michigan. Surplus lines insurance is coverage that is not available from an insurer who holds a Michigan license or certificate of authority, but is legally placed with an "eligible unauthorized" insurer or, in some cases, an "ineligible unauthorized" insurer. The division reviews the surplus lines insurance written in Michigan to verify that it was properly placed and was the type of coverage that was unavailable from the normal or admitted insurance market. Only licensed surplus lines agents can place this coverage with surplus lines insurers. The division conducts targeted reviews of surplus lines insurers, surplus lines agents, purchasing groups and risk retention groups to ensure compliance with all sections of Chapter 19, and Chapter 18 Sections 1825 through 1833 of the Michigan Insurance Code.

The division is also responsible for processing requests from purchasing groups including applications for registration, changes to the registration record, and the annual renewal report.

OFFICE OF FINANCIAL EVALUATION

The Office of Financial Evaluation is comprised of two divisions: Financial Evaluation and Admissions and Financial Monitoring. Together, these two divisions oversee the financial aspects of regulating the 1,403 insurers and other risk-bearing entities authorized to do business in Michigan as of December 31, 1999. The Office of Financial Evaluation also maintains the corporate and historical files of insurers licensed in this state.

FINANCIAL EVALUATION AND ADMISSIONS DIVISION

The Financial Evaluation and Admissions Division is responsible for evaluating the financial condition of insurance companies and other similar entities that are domiciled in Michigan. These include property and casualty insurance companies, life and health insurance companies, limited liability pools, farm mutual insurers, governmental self-insurance pools, health maintenance organizations, and alternative finance and delivery systems. The evaluation is done primarily through analyzing and evaluating the companies' annual and quarterly financial statements as well as conducting on-site examinations on a regular basis. The analyses and examinations determine whether companies are financially safe, reliable, and entitled to public confidence. Under the accreditation program developed by the National Association of Insurance Commissioners (NAIC), the Michigan Insurance Bureau has the primary responsibility of assuring that companies domiciled in this state maintain the standards required for conducting the business of insurance, regardless of whether they do business only in Michigan or throughout the nation. In addition to evaluating the financial soundness of domestic insurers, the division is also responsible for reviewing and making recommendations on new applications for licensure, applications for requalification for licensure following a change in control of an insurer, and acquisitions, redomestications, and corporate reorganizations of domestic insurers.

FINANCIAL MONITORING DIVISION

The Financial Monitoring Division is responsible for monitoring the financial condition of foreign insurers, those domiciled in a state other than Michigan, which are conducting business in this state. This monitoring is done primarily through review and analysis of the quarterly and annual statements filed by these insurers. Foreign insurers must meet the same financial standards of being safe, reliable, and entitled to public confidence as domestic insurers. In addition to monitoring the foreign insurers doing business in Michigan, this division is responsible for working closely with domestic insurers, health maintenance organizations and other entities in need of special attention, advice and assistance for a variety of reasons. The division also closely monitors companies which have been identified as being at risk for financial difficulties, and may take action against financially troubled companies to protect Michigan policyholders. Such actions may include development of compliance plans, requirements for capital infusions, restrictions on types or amounts of business permitted to be written, special deposits, supervision orders, or other voluntary restraints and corrective actions developed and agreed to by the company and the division. In the most serious case, the division may recommend that a company be placed in receivership. Other duties of the division include licensing multiple employer welfare associations, coordinating the aspects of health maintenance organization licensing which are performed by the Insurance Bureau as co-regulator with the Department of Community Health, and overseeing regulation of the 69 licensed premium finance companies.

OFFICE OF LICENSING AND ENFORCEMENT

The Office of Licensing and Enforcement (OLE) is comprised of three divisions: Licensing and Enforcement, Code Research and Interpretation, and Rates and Forms Audit. OLE's primary mission is the protection of Michigan consumers from improper or unlawful conditions and/or practices that undermine their ability to receive the benefits of insurance coverage.

LICENSING AND ENFORCEMENT DIVISION

The Licensing and Enforcement Division is made up of four sections: the Licensing Section, the Education Program, the Investigations Section, and the Code Enforcement Section.

Licensing Section

The Licensing Section is responsible for the examination and licensure of all insurance agents and insurance-related practitioners, collection of license-related fees, and maintenance of license records. In 1999, all examinations were administered by a private contractor, Assessment Systems, Inc. (ASI).

Licensing Section Activity Summary

Applications received.....	23,357
Examinations administered (by ASI).....	21,325
Licensure candidates examined (by ASI)	17,184
Provider reported credit hours.....	469,223
New licenses issued	15,154
Other licenses activated.....	5,719
Notices of appointment processed	170,988
Notices of cancellation processed.....	88,575
Address changes processed	5,951
Clearances processed	258
Certifications processed.....	10,797
Duplicate licenses processed	2,620
Renewal fees collected	\$3,350,867
Other licensing related fees collected.....	\$352,518

Education Program

The Education Program is responsible for the regulation of all prelicensing and continuing education providers and courses. The Michigan Insurance Code mandates that any individual seeking a major lines insurance license complete forty hours of prelicensing education from an approved provider prior to taking the insurance licensing examination. Once an agent is licensed, the Michigan Insurance Code mandates that any active agent must earn thirty hours of continuing education (CE) credit from approved providers every two years with a minimum of fifteen hours in their line of licensure.

Prelicensing Education Activity Summary

New courses approved.....	11
Total number of approved courses.....	44
New course providers approved.....	4
Total number of approved providers	2

Continuing Education Activity Summary

New courses approved.....	856
Total number of approved courses.....	3,602
New course providers approved.....	65
Total number of approved providers	307
Provider annual renewals sent	307
Number of disciplinary actions against providers	34

Investigations Section

The Investigations Section is responsible for investigating allegations of wrongdoing or activities on the part of licensed individuals or entities that may be in violation of the Insurance Code and related state laws. After investigation, allegations found to have

merit are then forwarded to the Code Enforcement Section, with recommendations for further enforcement action.

Investigations Section Activity Summary

Completed investigations.....	288
Investigations forwarded to Code Enforcement	59
Dollar amount of financial recoveries	\$822,123

Code Enforcement Section

The Code Enforcement Section is primarily responsible for prosecution of enforcement cases. Enforcement actions include assessments for civil penalties and market conduct fees, suspension or revocation of licenses, and orders of restitution entered. The purpose of the “Bad Address Project” is for licensees to update their addresses with the bureau. This project does not generally require that disciplinary action be taken against insurers.

Code Enforcement Section Activity Summary

Files closed during the year	171
Licenses suspended or revoked	22
Civil penalties and market conduct fees assessed	\$170,096
Orders of restitution.....	4

Bad Address Cases

Files closed during the year	97
Licenses suspended or revoked	70
Market conduct fees assessed	\$2,189

**CODE RESEARCH
AND
INTERPRETATION
DIVISION**

Code Research and Interpretation Section

Enforcement activities, filing disapprovals, appeals of bureau actions and disputes between insurers and policyholders are resolved through the administrative hearing process. This section works with the Commissioner to draft the final decisions that result from these proceedings. The staff researches, develops, and drafts declaratory rulings and regulations and performs legal research on policy questions.

Receivership Section

Insurance companies and health maintenance organizations that become insolvent while doing business in Michigan are supervised by the Commissioner as the statutory receiver to rehabilitate or liquidate as ordered by the Circuit Court. The Commissioner is empowered to appoint a deputy receiver to act as the Commissioner's agent and to employ counsel as may be necessary to administer the estate. The section performs the following functions in accordance with statutory authority: marshaling of assets of insolvent insurers, evaluation of claims filed by all interested parties, and investment and conservation of all assets to ensure maximum dividend distribution to all policyholders, claimants and creditors of the insolvent insurer.

**RATES AND FORMS
AUDIT
DIVISION**

The Rates and Forms Audit Division monitors compliance with Michigan laws pertaining to insurance contracts and rates. During 1999, the division processed 6,178 property and casualty insurance filings, and 2,458 life and health insurance filings. The division also completed 40 compliance audits during the year.

SUMMARY OF INSURANCE AND INSURANCE-RELATED LEGISLATION - 1999 PUBLIC ACTS

<i>Public Act</i>	<i>Bill Number</i>	<i>Description</i>	<i>Sponsor</i>	<i>Effective Date</i>
7	SB 60	Amends Nonprofit Health Care Corporation Reform Act to prohibit Blue Cross/Blue Shield from excluding or limiting health care coverage for an individual eligible for non-group coverage or other coverage who had been insured under a group health plan, subject to certain condition.	Senator D. Shugars	(03/09/99)
82	HB 4473	Allows formation of a Multiple Employer Welfare Arrangement if two or more businesses or entities involved in the same trade, service, or industry want to form a health care pool.	Representative J. Allen	(06/28/99)
163	HB 4764	Makes it illegal for providers to offer payment to a viator conditioned on the viator's agreement to commit suicide.	Representative G. Law	(11/04/99)
165	HB 4479	Amends the Nonprofit Health Care Corporation Reform Act to require health insurers that provide coverage for prescription drugs and limit the benefit to drugs included in the formulary to provide participation by providers in the development of the formulary, notify insureds of restrictions, provide for exceptions from formulary limitations.	Representative G. Woronchak	(11/16/99)
176	HB 4480	Amends the Public Health Code to require HMOs that provide coverage for prescription drugs and limit the benefit to drugs included in the formulary to provide participation by providers in the development of the formulary, notify insureds of restrictions, provide for exceptions from formulary limitations.	Representative G. DeRossett	(11/16/99)
177	HB 4481	Amends the Insurance Code to require insurers that provide coverage for prescription drugs and limit the benefit to drugs included in the formulary to provide participation by providers in the development of the formulary, notify insureds of restrictions, provide for exceptions from formulary limitations.	Representative S. Ehardt	(11/16/99)

SUMMARY OF INSURANCE AND INSURANCE-RELATED LEGISLATION - 1999 PUBLIC ACTS *continued*

<i>Public Act</i>	<i>Bill Number</i>	<i>Description</i>	<i>Sponsor</i>	<i>Effective Date</i>
178	HB 4482	Amends the Nonprofit Health Care Corporation Reform Act to require health insurers to permit dependent minors of the insureds to select and have access to a pediatrician if the insurer required designation of the primary care provider, provided dependent care coverage, and the pediatrician is a participating provider. Representative J. Howell (11/16/99)		
179	HB 4483	Amends the Insurance Code to require health insurers to permit dependent minors of the insureds to select and have access to a pediatrician if the insurer required designation of the primary care provider, provided dependent care coverage, and the pediatrician is a participating provider. Representative J. Scranton (11/16/99)		
180	HB 4484	Amends the Public Health Code to require HMOs to permit dependent minors of the enrollee to select and have access to pediatricians if they required designation of a primary care provider, provide dependent care coverage, and the pediatrician is a participating provider. Representative P. Birkholz (11/16/99)		
210	SB 783	Amends the Nonprofit Health Care Corporation Reform Act to allow the insurance company formed by the health care corporation to transact disability insurance limited to replacement of loss of earnings. Senator B. Bullard, Jr. (11/21/99)		
211	SB 784	Amends the Insurance Code to allow the insurance company formed by the health care corporation to transact disability insurance limited to replacement of loss of earnings. Sen. B. Bullard, Jr. (12/21/99)		
228	HB 4485	Amends the Nonprofit Health Care Corporation Reform Act to permit, under certain conditions, an insured to continue an ongoing course of treatment with the physician if the participation between an insured's current physician and the insurer terminates. Representative S. Caul (07/01/2000)		
229	HB 4486	Amends the Public Health Code to permit, under certain conditions, an enrollee to continue an ongoing course of treatment with the physician if the participation between an enrollee's current physician and the HMO terminates. Representative R. Richardville (07/01/2000)		
230	HB 4487	Amends the Insurance Code to permit, under certain conditions, an insured to continue an ongoing course of treatment with the physician if the participation between an insured's current physician and the insurance company terminates. Representative G. Law (07/01/2000)		

INSURANCE BUREAU BULLETINS ISSUED IN 1999

<i>Bulletin</i>	<i>Subject</i>	<i>Effective Date</i>
99-01	Requalification for a Certificate of Authority Following a Change in Control	(05/14/99)
99-02	Annual Adjustment of the Maximum Workloss Benefit Payable Under Policies of Personal Protection Insurance	(08/09/99)

INSURANCE BUREAU ADMINISTRATIVE RULES ACTIVITY IN 1999

No rules were promulgated in 1999.

No rules were rescinded in 1999.

COMPANY ACTIVITY

DOMESTIC INSURERS INCORPORATED IN MICHIGAN DURING 1999

<i>Name</i>	<i>Effective Date</i>
American Guardian Insurance Company	10-29-99
Cherokee Insurance Company	01-11-99
First USA Insurance Company	10-29-99
Intrepid Insurance Company	04-30-99

FOREIGN AND ALIEN INSURERS ADMITTED TO MICHIGAN IN 1999

During 1999, the Bureau received 184 applications and requalification applications from foreign and alien insurers seeking licensure, requalification, or status as an approved surplus lines carrier in Michigan. Action was taken on 233 applications: 206 applications were approved, 1 was denied, 24 were withdrawn and 2 inactivated. Fourteen applications were pending on December 31, 1999.

FOREIGN AND ALIEN LIFE INSURANCE COMPANIES ADMITTED TO MICHIGAN

<i>Name</i>	<i>State of Domicile</i>	<i>Type of Insurer</i>	<i>Effective Date</i>
AAA Life Insurance Company	DC	stock	10-29-99
Continental Life Ins. Co. of Brentwood, TN	TN	stock	08-31-99
Country Investors Life Assurance Co.	IL	stock	03-30-99
Country Life Insurance Company	IL	stock	03-30-99
Great Western Insurance Company	UT	stock	06-04-99
Lincoln Heritage Life Insurance Company	IL	stock	08-18-99
Pioneer Mutual Life Insurance Company	ND	mutual	05-13-99
Sunset Life Ins. Company of America	MO	stock	12-23-99
Teachers Insurance and Annuity Assoc.	NY	stock	01-21-99
TIAA-Cref Life Insurance Company	NY	stock	02-23-99
Westward Life Insurance Company	AZ	stock	07-28-99

FOREIGN AND ALIEN PROPERTY/CASUALTY INSURANCE COMPANIES ADMITTED TO MICHIGAN

<i>Name</i>	<i>State of Domicile</i>	<i>Type of Insurer</i>	<i>Effective Date</i>
Accredited Surety and Casualty Co., Inc.	FL	stock	04-21-99
Alamance Insurance Company	IL	stock	04-05-99
Allegiance Insurance Company	CA	stock	02-23-99
Ameritrust Insurance Corporation	FL	stock	12-22-99
Anesthesiologists Professional Assurance	FL	stock	05-12-99
Atlantic Specialty Insurance Company	NY	stock	11-05-99
Country Casualty Insurance Company	IL	stock	03-18-99
Country Mutual Insurance Company	IL	mutual	03-18-99
Country Preferred Insurance Company	IL	stock	03-18-99
Federated Rural Electric Ins Exchange	KS	reciprocal	10-01-99

COMPANY ACTIVITY

FOREIGN AND ALIEN PROPERTY/CASUALTY INSURANCE COMPANIES ADMITTED TO MICHIGAN *continued*

<i>Name</i>	<i>State of Domicile</i>	<i>Type of Insurer</i>	<i>Effective Date</i>
Federated Service Insurance Company	MN	stock	09-29-99
Fidelity National Title Insurance Company	CA	stock	09-07-99
First American Title Ins. Co. of NY	NY	stock	09-23-99
Germantown Mutual Insurance Company	WI	mutual	05-13-99
Great Divide Insurance Company	ND	stock	08-13-99
Healthcare Underwriters Mutual Ins. Co.	NY	mutual	02-01-99
Hudson Insurance Company	DE	stock	04-09-99
Kemper Auto and Home Insurance Co.	IL	stock	05-13-99
Kemper Independence Insurance Co.	IL	stock	05-13-99
Leader Insurance Company	OH	stock	05-26-99
Medmarc Casualty Insurance Company	VT	stock	12-03-99
MIIX Insurance Company	NJ	stock	01-28-99
Norguard Insurance Company	PA	stock	11-16-99
Pacific Specialty Insurance Company	CA	stock	06-24-99
Planet Indemnity Company	IL	stock	11-16-99
QBE Insurance Corporation	DE	stock	01-26-99
Sable Insurance Company	CA	stock	03-30-99
Starnet Insurance Company	DE	stock	01-19-99
The Virginia Insurance Reciprocal	VA	reciprocal	02-01-99
Zurich American Insurance Company	NY	stock	01-01-99

FOREIGN INSURERS APPROVED AS SURPLUS LINES CARRIERS (ELIGIBLE UNAUTHORIZED INSURERS)

<i>Name</i>	<i>State of Domicile</i>	<i>Type of Insurer</i>	<i>Effective Date</i>
Discover Specialty Insurance Company	IL	stock	07-23-99
Guilford Insurance Company	IL	stock	04-05-99
Gulf Insurance Company, UK Ltd.	Great Britain	stock	09-28-99
Independence Indemnity Ins. Co.	KS	stock	05-12-99
Integon Specialty Insurance Company	NC	stock	12-21-99
International Ins. Co. of Hanover, Ltd.	Great Britain	stock	02-23-99
St. Paul Reinsurance Company, Ltd.	Great Britain	stock	02-08-99
Zurich Specialties London Limited	Great Britain	stock	02-23-99

COMPANY ACTIVITY

INSURERS VOLUNTARILY REMOVED FROM THE LIST OF SURPLUS LINES CARRIERS (ELIGIBLE UNAUTHORIZED INSURERS) IN MICHIGAN

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
Health Providers Insurance Company	IL	10-22-99

At the end of 1999, there were 98 insurers on the approved surplus lines list.

TERMINATIONS OF CERTIFICATES OF AUTHORITY AS THE RESULT OF MERGERS

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
AH Michigan Life Insurance Company	MI	01-06-99
Arkwright Mutual Insurance Company	MA	07-01-99
Beneficial Standard Life Insurance Company	CA	12-31-98
Employers Life Insurance Co. of Wausau	WI	09-01-99
Forum Insurance Company	IL	07-30-99
Fremont Compensation Company	CA	12-31-98
Great Northern Insured Annuity Corporation	WA	01-01-99
Harvest Life Insurance Company	OH	01-01-99
Lamar Life Insurance Company	MS	12-31-98
Lincoln American Life Insurance Company	TN	09-30-99
Lone Star Life Insurance Company	TX	07-01-99
Montgomery Ward Life Insurance Company	IL	07-30-99
National Group Life Insurance Company	IL	01-01-99
North American Union Life Assurance Society	IL	07-10-98
PHF Life Insurance Company	FL	01-01-99
Philadelphia Life Insurance Company	PA	12-17-98
Protection Mutual Insurance Company	IL	07-01-99
ReliaStar United Services Life Insurance Company	VA	12-31-98
Retail Lumbermens Mutual Insurance Company	WI	06-01-99
Signature Life Insurance Company of America	IL	07-30-99
Zurich Insurance Company (U.S. Branch)	NY	12-31-98

COMPANY ACTIVITY

TERMINATIONS OF CERTIFICATES OF AUTHORITY WITHOUT MERGER

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
Central Reserve Life Insurance Company	OH	03-31-99
Lincoln Liberty Life Insurance Company	NE	10-01-98

Certificate of Authority Automatically Revoked Pursuant to Section 405

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
Houston General Insurance Company	TX	03-31-98
ManageComp National Insurance Company	IN	09-11-97
Pathfinder Insurance Company	CO	04-01-97
Utah Home and Fire Insurance Company	UT	01-31-99

Certificate of Authority Automatically Revoked Pursuant to Section 405a

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
First National Life Insurance Co. of America	MS	10-18-99

Certificate of Authority Voluntarily Surrendered

<i>Name</i>	<i>State of Domicile</i>	<i>Effective Date</i>
American Physicians Life Insurance Company	TX	05-06-99

REDOMESTICATIONS WITHOUT MERGER

Restated articles of incorporation effected redomestication of the following companies.

<i>Name</i>	<i>Effective Date</i>	<i>Redomesticated From</i>	<i>To</i>
Alpine Life Insurance Company	11-23-98	NJ	CT
American Alliance Insurance Company	12-09-98	AZ	OH
Arcadia National Life Insurance Company (nka: Reliance Life Insurance Company)	08-15-99	AZ	DE
CIGNA Property and Casualty Company	04-14-99	CT	PA

COMPANY ACTIVITY

REDOMESTICATIONS WITHOUT MERGER

Restated articles of incorporation effected redomestication of the following companies *continued*

Name	Effective Date	Redomesticated From	To
Deerfield Insurance Company	07-01-99	CT	IL
Federated Rural Electric Insurance Company	10-01-99	WI	KS
Glenbrook Life and Annuity Company	12-28-98	IL	AZ
Life of Boston Insurance Company	08-18-99	OK	IL
Midland National Life Insurance Company	07-01-99	SD	IA
Northbrook Life Insurance Company	12-28-98	IL	AZ
Ohio State Life Insurance Company	11-03-98	OH	TX
Reciprocal Exchange	12-21-98	MO	TX
Royal Maccabees Life Insurance Company	09-30-99	MI	IL
TIG Countrywide Insurance Company	01-01-99	CA	WI
United Life and Annuity Insurance Company	12-18-98	LA	TX
Westfield Life Insurance Company	09-01-98	OH	NE
Yosemite Insurance Company	12-29-98	CA	IN

CONVERSIONS FROM MUTUAL TO STOCK WITHOUT MERGER

The Canada Life Assurance Company converted from a mutual to a stock insurer
Effective 11-04-99

Clarica Life Insurance Company converted from a mutual to a stock insurer
Effective 07-21-99

Federated Rural Electric Insurance Exchange converted from a stock insurer to a reciprocal insurer
Effective 10-01-99

MEEMIC Insurance Company converted from a mutual insurer to a stock insurer
Effective 07-01-99

The Millers Insurance Company converted from a mutual to a stock insurer
Effective 04-21-99

MONY Life Insurance Company converted from a mutual insurer to a stock insurer
Effective 11-16-98

National Life Insurance Company converted from a mutual insurer to a stock insurer
Effective 01-01-99

Penn Millers Insurance Company converted from a mutual insurer to a stock insurer
Effective 04-01-99

Security Financial Life Insurance Company converted from a mutual to a stock insurer
Effective 12-01-99

Standard Insurance Company converted from a mutual to a stock insurer
Effective 04-21-99

COMPANY ACTIVITY

SURPLUS LINES TAX

Surplus lines premium tax receipts totaled \$5,459,849 for the calendar year 1999. Of that amount collected, \$4,312,839 was from surplus lines agents and agencies, \$769,382 was from insured and purchasing groups through direct placements, and \$377,628 was from risk retention groups. Surplus lines taxes were based on total premiums of \$272,992,439 (\$215,641,929 from surplus lines agents and agencies, \$38,469,108 from direct placements, and \$18,881,403 from risk retention groups).

COMPANY ACTIVITY

HEALTH MAINTENANCE ORGANIZATION (HMO), ALTERNATIVE HEALTH CARE FINANCING AND DELIVERY SYSTEM (AFDS), AND MULTIPLE EMPLOYER WELFARE ARRANGEMENT (MEWA) ACTIVITY

At year-end 1999, Michigan had 22 licensed HMOs, 16 licensed AFDS, and 8 authorized MEWAs.

HMO Activity Summary

The following HMOs were licensed in 1999:

<i>Name</i>	<i>Effective Date</i>
Health Plan of Michigan, Inc.	12/22/99*
McLaren Health Plan	12/14/99
Midwest Health Plan, Inc.	05/25/99

*Issued a 6-month temporary license.

No HMO surrendered its license in 1999.

The following HMO terminated and merged its license in 1999:

<i>Name</i>	<i>Effective Date</i>
Northmed HMO, Inc.	08/05/99

AFDS Activity Summary

The following AFDS was licensed in 1999:

<i>Name</i>	<i>Effective Date</i>
ValueRx of Michigan, Inc.	04/01/99

The following AFDS surrendered their licenses in 1999:

<i>Name</i>	<i>Effective Date</i>
Behavioral Health Plans, Inc.	09/15/99
ValueRx Pharmacy Program, Inc.	04/01/99

MEWA Activity Summary

No MEWA was licensed in 1999.

The following MEWA withdrew in 1999:

<i>Name</i>	<i>Effective Date</i>
Decorative Hardware Coun Empl Ben Trust	06/25/99

COMPANY ACTIVITY

RECEIVERSHIPS

Following is a report concerning the status of each domestic insurer and health maintenance organization in receivership for the period January 1 through December 31, 1999.

American Commercial Liability Insurance Company, a Michigan property and casualty insurer, was placed in rehabilitation by the Ingham County Circuit Court on February 21, 1992 and liquidation on March 2, 1992.

American Way Casualty Company, a Michigan property and casualty insurer, was placed in rehabilitation by the Ingham County Circuit Court on April 16, 1993.

American Way Life Insurance Company, a Michigan life insurer, was placed in rehabilitation by the Ingham County Circuit Court on April 16, 1993.

Cadillac Insurance Company, a Michigan property and casualty insurer, was placed in conservatorship by the Ingham County Circuit Court on July 7, 1989 and liquidation on January 2, 1990.

Confederation Life Insurance Company, a Canadian life insurer, with Michigan as its port of entry, was placed in rehabilitation by the Ingham County Circuit Court on August 12, 1994 and subsequently, a liquidation order was entered retroactive to August 12, 1994.

First Security Casualty Company, a Michigan property and casualty insurer, was placed into liquidation on April 28, 1997.

Great Lakes American Life Insurance Company, a Michigan life insurer, was placed in permanent receivership on November 16, 1990.

Lincoln Mutual Casualty Company, a Michigan property and casualty insurer, was placed into liquidation on August 29, 1997.

Mid-America Life Assurance Company, a Michigan life insurer, was placed in permanent receivership on November 16, 1990.

COMPANY ACTIVITY

Following is a report concerning the status of each domestic insurer and health maintenance organization in receivership for the period January 1 through December 31, 1999. Claims data is for companies in liquidation only.

FINANCIAL AND CLAIMS STATISTICS: DOMESTIC COMPANIES IN RECEIVERSHIP (AS OF 12-31-99)

	American Commercial	American Way ¹ Casualty	American Way ¹ Life	Cadillac ²	First Security Casualty
Assets	6,634,372	452,133	2,039,132	30,442,346	2,471,940
Liabilities	7,221,754	3,355,293	1,362,161	54,694,077	7,578,652
Net Worth	(587,382)	(2,903,160)	676,971	(24,251,731)	(5,106,712)
Claims Received	6,420	N/A	N/A	21,069	195
Claims Settled	6,373	N/A	N/A	9,312	180
Claims Denied	0	N/A	N/A	0	0
Claims Open	47	N/A	N/A	11,757	15
Amount Paid ³	11,142,478	N/A	N/A	34,898,705	2,487,868
Outstanding ⁴	1,942,231	N/A	N/A	23,438,808	748,252

N/A = Not Applicable

¹ American Way Casualty and American Way Life are in rehabilitation. The guaranty funds do not pay claims while companies are in rehabilitation; therefore, the claims data is not applicable.

² The claims data includes revised guaranty fund data which reflects an increase in claims open due to deductibles of guaranty funds established as general creditor claims.

³ Amounts paid by guaranty funds.

⁴ Outstanding Reserve.

COMPANY ACTIVITY

FINANCIAL AND CLAIMS STATISTICS: DOMESTIC COMPANIES IN RECEIVERSHIP (AS OF 12-31-99 CONTINUED)

	Confederation ⁵ Life	Great Lakes	Mid-America Life	Lincoln Mutual
Assets	220,008,095	14,955,340	5,349,650	5,116,139
Liabilities	208,695,883	31,616,392	6,588,510	10,482,791
Net Worth	11,313,022	(16,661,052)	(1,238,860)	(5,366,652)
Claims Rec'd	N/A	11,046	2,662	2,640
Claims Settled	N/A	9,532	389	2,558
Claims Denied	N/A	1,290	264	0
Claims Open	N/A	0	0	82
Amount Paid	N/A	30,766,099	5,943,453	3,754,231
Outstanding	N/A	0	0	4,756,243

N/A = Not Applicable

⁵ Previously Confederation Life (U.S.) reported financial information on the basis of statutory accounting principles. Because of the receivership court's confirmation of the Plan of Rehabilitation and the estate's implementation of the Plan, the estate's assets are shown at realizable value. The receivership court confirmed the Plan of Rehabilitation on October 23, 1996 and implementation began on March 31, 1997.

During 1999 Confederation Life (U.S.) completed the sale of the Payout Annuity Block of Policyholder Liabilities. With the true up, \$22.2 million of advances from participating guaranty associations were repaid and \$166.7 million reallocated to the remaining block of business.

During 1999 the estate paid \$151.8 million to policyholders of guaranteed investment contracts ("GICs") or their subrogor. Pursuant to the Plan of Rehabilitation this block of business was not transferred to an assumption reinsurer. Instead contract holders chose from among six distribution options. In addition, during 1999, the estate paid residual claims totaling \$15.9 million to former policyholders who elected to "opt-out" of various life assumption reinsurance transactions and GICs who elected Option "C".

At the end of 1999, all policyholders of this estate had achieved "Paid in Full" status as defined in the Plan of Rehabilitation. Therefore, no policyholder liabilities remain. In addition, all funds advanced to the estate by participating guaranty associations have been fully repaid with interest.

The estate is holding assets valued at \$207.9 million in a reserve established pursuant to the Plan of Rehabilitation to pay administrative claims which are estimated to be incurred through the end of the receivership proceeding.

Any assets remaining at the end of the receivership proceeding will be, under the terms of the approved Plan of Rehabilitation, transferred to the Liquidation Proceeding in Canada. They will be applied to the Canadian estate's policyholder liabilities and global creditor liabilities of Confederation Life.

COMPANY ACTIVITY

ANCILLARY RECEIVERSHIPS (AS OF 12-31-99)

Life

<i>Name</i>	<i>Domicile</i>	<i>Ancillary Date</i>	<i>Assets¹</i>	<i>Liabilities²</i>
Executive Life Ins. Co. ³	CA	10-03-91	1,749,325	2,328,407

¹ The assets for the life insurance company consist of invested special deposit funds, accrued investment income, policy loans secured by policy cash values, cash premiums paid by Michigan policyholders and prepaid premiums for reinsurance.

² The liabilities for the life insurance company consists of reserves for covered policies, accrued liabilities, contingent liabilities, and estimates of all other claims being adjudicated pursuant to the Ancillary Receiver's court order liquidating the special deposit. The ultimate liabilities will be determined when all claims are adjudicated as final.

³ On April 28, 1999, the Michigan Circuit Court for the County of Ingham issued an Order Approving the Ancillary Receiver's Plan for Distributing the Special Deposit. The main component of the Ancillary Receiver's Plan was an assumption reinsurance agreement with Continental Assurance Company and Valley Forge Life Insurance Company transferring virtually all of the Michigan Executive Life policies. On June 30, 1999, the Assumption Reinsurance Agreement with Valley Forge Life Insurance Company and Continental Assurance Company, both subsidiaries of CNA Insurance Companies, was closed. Effective July 1, 1999, Valley Forge Life Insurance Company and Continental Assurance Company assumed the liability of the former Michigan block of Executive Life policies.

LICENSEES IN ACTIVE STATUS AS OF DECEMBER 31, 1999

<u>License Type</u>	<u>Individual</u>	<u>Agency</u>
Resident Agent	37,421	4,934
Solicitor	2,349	--
Nonresident Agent	34,602	3,622
Surplus Lines Agent	274	137
Adjuster for the Insured	156	--
Insurance Adjuster	1,305	--
Insurance Counselor	1,398	--
Administrative Service Manager	293	--
Third Party Administrator	--	223
Fraternal Agent	93	--
Risk Retention Agent	7	--

INSURANCE BUREAU REVENUE COLLECTED FISCAL YEAR 98-99 (10-1-98 to 9-30-99)

<u>Account</u>	<u>Amount</u>
Penalties	\$639,342
Group Application/Rating Bureau/Premium Finance Co	2,175
Reimbursement for Administration of Receiverships	79,866
Company Admission Fees	96,988
Company Examination Fees	825
Service of Process Fees	22,260
Premium Finance Company Fees	13,600
Surplus Lines Taxes	4,981,145
Medical Malpractice Arbitration Assessments	-0-
Licensing Fees	3,669,951
Third Party Administrator Fees	13,305
MEWA Fees/Assessments	40,179
Commercial Information Sales	37,114
Continuing Education Program	531,140
Assessment/Regulatory Fees	<u>10,255,188</u>
TOTAL	\$20,383,078

INSURANCE BUREAU BUDGET FISCAL YEAR 98-99 (10-1-98 TO 9-30-99)

<u>Account</u>	<u>Authorized</u>	<u>Disbursed</u>
Central Administration	\$2,104,200	\$1,928,034
Licensing and Enforcement	2,447,000	2,230,039
Financial Standards	7,571,100	4,920,796
Market Standards	2,412,400	1,594,439
Insurance Automation	750,000	398,896
CIS Administrative Costs	<u>1,114,300</u>	<u>1,107,832</u>
TOTAL	\$16,399,000	\$12,180,036

INSURANCE BUREAU BUDGET FISCAL YEAR 98-99 (10-1-98 TO 9-30-99) *continued*

Source of Funds

Restricted Revenues.....	\$16,399,000
General Fund/General Purpose	0

Positions authorized: 128	Positions filled at end of period: 110
---------------------------	--

SUMMARY OF AUTHORIZED INSURANCE ENTITIES

A summary of entities authorized to do business in Michigan as of December 31, 1999:

<u>Type</u>	<u>Domestic</u>	<u>Foreign</u>	<u>Alien</u>	<u>Total</u>
Life	22	499	10	531
Property and/or Casualty	60	659	9	728
Fraternal Benefit Societies	2	70	1	73
Reciprocal Exchanges	1	15	0	16
Chapter 64 Assessments or Cooperative	2	0	0	2
Chapter 65 Assessments or Cooperative	2	0	0	2
Hospital, Medical and Dental Associations	3	0	0	3
Farm Mutual	2	0	0	2
HMOs	22	0	0	22
AFDS	16	0	0	16
MEWAs	<u>8</u>	<u>0</u>	<u>0</u>	<u>8</u>
TOTAL	140	1,243	20	1,403

NOTE: Any differences between the Summary of Authorized Insurers and the Recapitulation are due to effective dates. The Summary of Authorized Insurers reflects levels on December 31, 1999 while the Recapitulation reflects entities that were authorized at any time throughout the year.

ENTITY TYPE DEFINITIONS

AFDS Alternative Finance and Delivery System

Alternative Financing and Delivery Systems (AFDS) are similar to Health Maintenance Organizations except that they only offer one type of health service, such as vision or dental services. Part 210 of the Michigan Public Health Code, also known as Michigan's HMO Act, authorizes the Insurance Commissioner to regulate the business and financial aspects of AFDS. The Department of Community Health is charged with regulating health delivery aspects of AFDS.

COOP64 Chapter 64 - Cooperatives

As domestic insurers organized under Chapter 64 of the Insurance Code, cooperatives can be formed by seven or more residents of this state. Cooperatives issue insurance to members on a nonprofit basis. Examples of cooperatives include fraternal societies, unions, and employee membership groups. Cooperatives offer only life, disability, or loss of position insurances.

FRAT Fraternals

An incorporated society, order, or voluntary association regulated by Chapter 81A of the Insurance Code. Fraternals are operated solely for the benefit of its members and their beneficiaries and not for profit. A fraternal is governed through a lodge system and a representative form of government, and members voluntarily perform charitable, educational, etc. services for other members or the public.

HMDI Health, Medical, Dental Indemnity

A National Association of Insurance Commissioners term, HMDIs are insurer-like entities formed under specific enabling authority and which use a special annual financial statement form. In Michigan, the only entities under the HMDI designation are Delta Dental Plan of Michigan, Michigan Dental Plan, and Blue Cross and Blue Shield of Michigan.

HMO Health Maintenance Organization

A facility or agency authorized or licensed under article 17 of the Public Health Code. A Health Maintenance Organization (HMO) delivers health maintenance services, which are medically indicated, to enrollees under the terms of its health maintenance contract. They operate directly through contracts with affiliated providers, in exchange for a fixed prepaid sum or per capita prepayment, without regard to the frequency, extent, or kind of health services.

LH-MUT Life and Health - Mutual Companies

Companies authorized to sell life insurance and/or health insurance (health insurance is referred to in the Michigan Insurance Code as disability insurance) as defined in Chapter 6 of the Insurance Code. Life insurance is insurance upon the lives and health of persons and includes the marketing of annuities. Disability insurance is insurance of any person against bodily injury or death by accident, or against disability on account of sickness or accident. This includes the granting of specific hospital benefits and medical, surgical and sick-care benefits to any person, family, or group. Mutual companies are owned by their policyholders, and managed by a board of directors elected by the policyholders.

LH-STK Life and Health - Stock Companies

Companies authorized to sell life insurance and/or health insurance (health insurance is referred to in the Michigan Insurance Code as disability insurance) as defined in Chapter 6 of the Insurance Code. Life insurance is insurance upon the lives and health of persons and includes the marketing of annuities. Disability insurance is insurance of any person against bodily injury or death by accident, or against disability on account of sickness or accident. This includes the granting of specific hospital benefits and medical, surgical and sick-care benefits to any person, family, or group. Stockholders, the people who purchase stock in the corporation, own stock insurance companies.

ENTITY TYPE DEFINITIONS *continued*

LH-USB Life and Health - U.S. Branch of Alien Insurers

A life and health USB is an alien insurer that uses this state as its state of entry to sell life and health insurance in the United States. Regulated under Chapter 4 of the Insurance Code, USBs must qualify as an insurer licensed to do business in this state and must establish a trust account pursuant to a trust agreement approved by the commissioner.

LLP65 Chapter 65 - Limited Liability Pools

Under chapter 65 of the Insurance Code, limited liability pools may be formed by 7 or more persons for the purpose of providing insurance policies for commercial or other industrial, professional, or business liabilities. Before a pool can be formed, there must be a determination by the Commissioner that liability insurance for a business or class of businesses is not readily available or is not available at a reasonable premium. Each member of the pool shares in premium, losses, and expenses according to a predetermined agreement.

MEWA Multiple Employer Welfare Arrangement

A MEWA is an association or group of five or more businesses that are in the same trade or industry and organized under Chapter 70 of the Insurance Code. Multiple Employer Welfare Arrangement (MEWA) member businesses provide support, services, or supplies primarily to that trade or industry. The MEWA must be formed for a purpose other than merely the sponsorship of an employee welfare benefit plan.

PC-STK Property and Casualty - Stock Companies

Companies authorized to sell property insurance and/or casualty insurance as defined in Chapter 6 of the Insurance Code. Property insurance covers an insured whose property is damaged or destroyed by an insured peril. Casualty insurance is coverage primarily for the liability of an individual or organization that results from negligent acts and omissions. Stockholders, the people who purchase stock in the corporation, own stock insurance companies.

PC-FARM Property and Casualty - Farm Mutuals

A domestic mutual insurer organized under Chapter 68 of the Insurance Code. Farmers and other special mutual property insurers must be made up of 25 or more persons associated for the purposes of the mutual insurance of farm property or property located in a village or city of less than 5,500 inhabitants.

PC-GSIP Property and Casualty – Governmental Self Insurance Pools

A pool formed under Chapter 124 of the Michigan compiled laws that authorizes municipalities to enter into intergovernmental contracts and pooling arrangements to meet their needs for property, casualty, surety and excess liability coverage. Organized to underwrite a particular risk, usually with high limits of exposure. As a pool, each member shares in premium, losses, and expenses according to a predetermined agreement.

PC-MUT Property and Casualty - Mutual Companies

Companies authorized to sell property insurance and/or casualty insurance as defined in Chapter 6 of the Insurance Code. Property insurance covers an insured whose property is damaged or destroyed by an insured peril. Casualty insurance is coverage primarily for the liability of an individual or organization that results from negligent acts and omissions. Mutual companies are owned by their policyholders and managed by a board of directors elected by the policyholders.

PC-Other Property and Casualty - Other

Organizations authorized to sell property insurance and/or casualty insurance as defined in Chapter 6 of the Insurance Code. In Michigan, PC-Other refers to four entities: The Michigan Catastrophic Claims Association, the Michigan Basic Property Insurance Association, the Worker's Compensation Facility, and the Michigan Automobile Insurance Placement Facility. These are legislatively created entities formed for the public's welfare and therefore are not "owned" by policyholders or stockholders.

ENTITY TYPE DEFINITIONS *continued*

PC-RECIP Property and Casualty - Reciprocal Exchanges

An association organized under the provisions of Chapter 72 of the Insurance Code. A reciprocal is much like a mutual in that it is owned by its policyholders. Members share profits and losses in the same proportion as the amount of insurance purchased from the exchange by that member.

PC-S/L Property and Casualty - Surplus Lines

Surplus lines insurance is insurance procured from an unauthorized insurer. A surplus lines insurer, as an unauthorized company, is not admitted or licensed to do business in Michigan. They market insurance that is not available from an authorized company in the regular market. Surplus lines insurers must adhere to the provisions of Chapter 19 of the Insurance Code.

PC-USB Property and Casualty - U.S. Branch of Alien Insurers

An alien insurer that uses this state as its state of entry to sell property and casualty insurance in the United States. Regulated under Chapter 4 of the Insurance Code, USBs must qualify as an insurer licensed to do business in this state and must establish a trust account pursuant to a trust agreement approved by the commissioner.

RELD66 Chapter 66 - Railway Employees Life and Disability

RELD66 represents companies that are formed to provide insurance for railway employees and organized pursuant to the requirements of Chapter 66 of the Insurance Code. Insurance that can be provided is limited to insurance against: loss of position, bodily injury or death by accident, disability on account of sickness, loss of life. Health insurance and annuities may also be offered.

TITLE Title Companies

Domestic, foreign, or alien insurers authorized to sell title insurance and organized pursuant to the provisions of Chapter 73 of the Insurance Code. Title companies notify prospective purchasers of recorded liens or easements on a parcel of real estate. They provide insurance against loss due to other title defects such as forgery, fraud, errors in public records, and wills not probated.

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Accident Fund Co	PC-STK	MI	1,024,237	349,655	120,507	120,507	115,107
Aenta U.S. Healthcare, Inc	HMO-P	MI	6,490	5,965	1,702	1,702	1,693
Alexander Hamilton Life Ins Co of Amer	LH-STK	MI	6,332,324	406,605	50,037	458,605	406,212
Alliance Health and Life Ins Co	LH-STK	MI	14,450	6,416	16,782	16,782	16,359
Amer Community Casualty Ins Co	PC-STK	MI	1,591	1,590	0	0	0
Amer Community Mutual Ins Co	LH-MUT	MI	143,251	49,705	96,322	379,634	384,333
Amer Fellowship Mutual Ins Co	PC-MUT	MI	15,444	7,349	10,099	10,099	9,461
Amer Road Ins Co	PC-STK	MI	445,045	269,458	677,856	865,041	88,518
Amerisure Ins Co	PC-STK	MI	359,856	96,465	37,185	132,809	80,438
Amerisure Mutual Ins Co	PC-MUT	MI	968,450	284,979	37,296	173,005	187,689
Ansur America Ins Co	PC-STK	MI	10,331	10,252	0	0	0
Associated Mutual Hospital Svc of MI	COOP64	MI	3,384	769	10,868	10,868	10,729
Auto Club Group Ins Co	PC-STK	MI	125,235	51,219	598,322	598,322	52,745
Auto Club Ins Assn	PC-RECIP	MI	2,434,017	1,069,189	461,253	466,487	949,414
Auto Club Life Ins Co	LH-STK	MI	253,888	15,661	43,276	90,885	41,230
Auto-Owners Ins Co	PC-MUT	MI	5,205,236	2,849,673	454,633	1,432,673	1,650,778
Auto-Owners Life Ins Co	LH-STK	MI	859,740	114,936	58,330	94,547	91,732
BCN of Michigan	HMO-NP	MI	428,898	92,288	1,099,185	1,099,185	1,092,775
Behavioral Health Plans, Inc	AFDS-P	MI	371	370	0	0	0
Behavioral Healthcare Mgmt	AFDS-P	MI	278	273	0	0	0
Blue Cross & Blue Shield of Michigan	HMDI	MI	3,473,274	1,114,081	8,243,056	8,243,056	8,243,056
Bowling Proprietors of MI Ltd. Liab. Pool	LLP65	MI	4,870	3,138	251	251	251
Brooke Life Ins Co	LH-STK	MI	2,337,561	1,582,714	389	400	1,173
Canada Life Ins Co of Amer	LH-STK	MI	3,026,704	109,670	7,325	95,430	238,734
Cape Health Plan, Inc	HMO-P	MI	15,604	3,366	49,303	49,303	49,739
Capitol Bankers Life Ins Co	LH-STK	MI	127,912	11,932	62	9,636	7,270
Care Choices HMO	HMO-NP	MI	57,406	13,591	267,556	267,556	269,073
Cherokee Ins Co	PC-STK	MI	10,491	7,816	2,755	3,419	1,584
CIM Ins Corp	PC-STK	MI	12,835	12,208	50,497	82,041	-6,607
Citizens Ins Co of Amer	PC-STK	MI	1,589,396	458,040	779,574	1,026,309	860,860
Clarica Life Rein Company	LH-STK	MI	23,334	13,314	0	0	0
Community Choice Michigan	HMO-NP	MI	25,902	4,287	83,900	83,900	83,533
Community Health Plan	HMO-P	MI	7,271	2,627	39,825	39,825	28,539
Comprehensive Health Services, Inc	HMO-NP	MI	76,660	15,983	223,901	223,901	223,901
Cooperative Optical Services	AFDS-NP	MI	2,383	1,096	4,562	4,825	4,825
CPA Ins Co	RELD66	MI	11,372	10,670	572	1,218	1,219
DaimlerChrysler Ins Co (DEBIS) North Amer	PC-STK	MI	570,347	202,007	103,348	237,325	192,092
Delta Dental Plan of Michigan	HMDI	MI	249,900	149,178	700,555	700,555	700,555
Dencap Dental Plans	AFDS-P	MI	321	234	1,507	1,507	1,507
Dorinco Rein Co	PC-STK	MI	1,566,903	591,795	184,050	206,434	293,381
Family Health Plan of MI	HMO-NP	MI	1,800	398	5,743	5,743	5,743
Farm Bureau General Ins Co of MI	PC-STK	MI	89,401	46,382	174,021	174,021	25,306
Farm Bureau Life Ins Co of MI	LH-STK	MI	1,033,404	153,634	73,994	74,821	72,667
Farm Bureau Mutual Ins Co of MI	PC-MUT	MI	391,188	120,176	95,584	95,584	235,311
Farmers & Merchants Mutual Fire Ins	PC-MUT	MI	17,230	14,739	3,256	3,256	2,999
Farmers Mutual Fire Ins Co of Branch Cnty	PC-MUT	MI	2,587	2,001	742	742	544

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Farmers Mutual Fire Ins Co of Huron Cnty	PC-FARM	MI	2,526	2,487	39	39	42
Farmers' Mutual Ins Co	PC-MUT	MI	3,313	3,220	189	189	129
First Optometry Vision Plans, Inc	AFDS-P	MI	1,571	70	33	33	33
Foremost Ins Co Grand Rapids	PC-STK	MI	594,964	201,657	9,033	196,756	449,697
Foremost Property And Casualty Ins Co	PC-STK	MI	11,740	11,246	11,831	61,491	0
Foremost Signature Ins Co	PC-STK	MI	16,942	12,844	11,846	95,385	0
Fortuity Ins Co	PC-STK	MI	10,328	10,249	0	0	0
Frankenmuth Mutual Ins Co	PC-MUT	MI	458,252	203,400	166,733	203,219	184,595
Fremont Mutual Ins Co	PC-MUT	MI	27,039	12,696	29,088	29,088	14,428
Genesee Cnty Self-Insured Trust Pool	PC-GSIP	MI	7,474	6,126	635	635	238
Gleaner Life Ins Soc	FRAT	MI	712,770	69,085	24,320	59,924	58,416
Golden Dental Plans, Inc	AFDS-P	MI	1,251	384	5,652	5,652	5,652
Grand Valley Health Plan, Inc	HMO-P	MI	7,542	756	32,080	32,080	32,571
Great Lakes Casualty Ins Co	PC-STK	MI	6,987	4,285	5,458	5,458	4,864
Great Lakes Delta Ins Co	LH-STK	MI	11,673	6,587	0	20,057	20,057
Great Lakes Health Plan, Inc	HMO-P	MI	17,569	-14,456	103,454	103,454	103,454
Great Lakes Mutual Ins Co	PC-MUT	MI	1,950	1,627	430	430	351
Great Midwest Ins Co	PC-STK	MI	23,568	15,278	5,244	9,634	5,356
Hastings Mutual Ins Co	PC-MUT	MI	362,023	138,699	113,848	184,155	172,982
Health Alliance Plan of MI	HMO-NP	MI	263,693	159,789	963,272	977,176	981,230
Health Plan of Michigan, Inc	HMO-NP	MI	4,602	174	15,512	15,512	15,342
Healthplus of MI	HMO-NP	MI	84,807	27,031	285,025	285,025	285,117
Heritage Optical Center	AFDS-P	MI	906	589	1,887	1,887	1,887
Home-Owners Ins Co	PC-STK	MI	218,075	101,540	196,319	198,593	77,843
Household Life Ins Co	LH-STK	MI	1,417,114	288,660	5,239	122,727	715,464
IBA Health & Life Assur Co	LH-STK	MI	17,810	4,096	26,191	26,321	25,061
Intrepid Ins Co	PC-STK	MI	10,796	10,684	0	0	0
Jackson National Life Ins Co	LH-STK	MI	39,355,547	2,246,974	614,637	8,179,450	8,077,489
Kemper Casualty Ins Co	PC-STK	IL	17,854	17,688	2,775	11,015	0
Lake States Ins Co	PC-STK	MI	198,365	53,672	69,975	128,366	80,482
Lakeshore Physician Org, P.C. Vol Emps Benef MEWA	MEWA	MI	47	-54	384	384	384
Liberty Personal Ins Co	PC-STK	MI	48,120	37,461	-1	-1	-1,654
Liberty Union Life Assurance Co	LH-STK	MI	5,530	2,279	10,191	10,191	10,784
Locomotive Engineers & Conductors	COOP64	MI	16,253	12,581	11	5,851	5,851
Manufacturers Life Ins Co (USA)	LH-STK	MI	26,437,142	1,555,160	166,776	4,539,122	4,438,149
Manufacturers Life Ins Co of Amer	LH-STK	MI	1,524,577	122,037	7,286	248,449	243,044
Manulife Rein Corp (USA)	LH-STK	MI	2,543,033	1,442,188	0	0	392,844
MASB-SEG Property/Casualty Pool	PC-GSIP	MI	39,666	11,924	14,565	14,565	12,350
M-Care, Inc	HMO-NP	MI	84,822	17,622	361,011	361,011	367,805
McLaren Health Plan, Inc	HMO-P	MI	3,688	922	8,511	8,511	8,511
MEEMIC Ins Co	PC-STK	MI	166,014	74,611	122,364	122,364	95,596
MemberSelect Ins Co	PC-STK	MI	128,989	54,590	18,268	21,219	52,745
Metro Assoc For Improved School Leg	PC-GSIP	MI	3,689	1,985	4,262	4,262	2,322
MHA Ins Co	PC-STK	MI	201,016	89,081	22,958	22,958	16,550
MI Automobile Ins Placement Facility	PC-OTHER	MI	133,365	6,610	0	0	52,331
MI Automotive Parts Assn Benefit Trust	MEWA	MI	187	158	157	157	157

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
MI Basic Property Ins Assn	PC-OTHER	MI	58,217	-10,049	60,179	60,179	60,179
MI Catastrophic Claims Assocaiton	PC-OTHER	MI	6,105,153	1,366,170	0	0	44,414
MI Community College Risk Mgmt	PC-GSIP	MI	6,863	1,229	2,211	2,211	0
MI County Road Commission Self-Ins	PC-GSIP	MI	76,646	45,048	14,793	14,793	10,609
MI Dental Plan	HMDI	MI	3,047	1,628	7,098	7,098	7,098
MI Eyecare Associates	AFDS-P	MI	237	135	14	14	14
MI Health Maint Org Plans	HMO-NP	MI	24,623	-7,577	128,844	128,844	128,872
MI Housing Commission Risk Ret	PC-GSIP	MI	274	23	411	411	0
MI Insurance Co	PC-STK	MI	9,502	7,332	10,301	10,301	1,510
MI Lawyers Mutual Ins Co	PC-MUT	MI	17,329	6,583	7,598	7,598	4,186
MI Liability & Property Pool	PC-GSIP	MI	66,761	13,167	23,728	23,728	16,906
MI Lumber & Bldg Mat Assn Empl	MEWA	MI	2,227	585	7,265	7,265	7,265
MI Millers Mutual Ins Co	PC-MUT	MI	166,271	82,562	56,117	78,365	69,904
MI Municipal Ins Trust	PC-GSIP	MI	0	0	0	0	0
MI Municipal Risk Mgmt Authority	PC-GSIP	MI	165,394	76,256	30,084	30,084	23,772
MI Pharmacists Assn. Group Trust	MEWA	MI	26	2	104	104	104
MI Proffessional Ins Exchange	PC-RECIP	MI	36,756	16,064	7,781	7,781	6,698
MI Retailers Dental Assn MEWA	MEWA	MI	691	508	855	855	855
MI Road Commission Risk Mgmt	PC-GSIP	MI	0	0	0	0	0
MI Township Participating Plan	PC-GSIP	MI	655	43	11,424	11,424	0
MI Transit Ins Pool	PC-GSIP	MI	6,391	108	1,743	1,743	1,460
MIC General Ins Corp	PC-STK	MI	21,263	13,360	97,195	144,309	-8,347
MIC Prop & Cas Ins Corp	PC-STK	MI	46,043	21,256	516,001	589,697	0
Middle Cities Risk Mgmt Trust	PC-GSIP	MI	11,450	7,217	5,115	5,115	3,158
Mid-State Surety Corp	PC-STK	MI	19,851	10,593	2,547	14,866	11,721
Midwest Health Plan, Inc	HMO-NP	MI	10,908	3,089	26,842	26,842	26,842
Midwestern Dental Plans	AFDS-P	MI	643	417	12,595	12,595	12,595
MLBA Ltd Liability Pool	LLP65	MI	11,326	7,819	1,385	1,385	1,385
Motors Ins Corp	PC-STK	MI	5,094,601	1,614,805	2,429	142,475	1,826,190
Mutual Ins Corp of America	PC-MUT	MI	611,258	179,829	69,961	121,835	143,792
Mutual of Detroit Ins Co	LH-MUT	MI	57,903	14,985	8,921	9,048	8,930
National Foot Care Program	AFDS-P	MI	958	294	2,622	5,016	5,016
Network Care	AFDS-NP	MI	3,810	2,448	11,612	11,612	11,612
North Pointe Ins Co	PC-STK	MI	65,189	16,354	38,592	42,128	41,305
Northern Mutual Ins Co	PC-MUT	MI	17,418	12,418	5,452	5,452	4,997
Ottawa County, MI Ins Authority	PC-GSIP	MI	15,547	7,729	987	987	724
Paramount Care Of MI, Inc	HMO-P	MI	1,619	542	4,502	4,502	4,407
Physicians Health Plan	HMO-NP	MI	62,221	30,642	379,645	379,645	380,294
Pioneer State Mutual Ins Co	PC-MUT	MI	166,620	113,876	60,842	60,842	57,423
Priority Health	HMO-NP	MI	81,553	18,799	316,911	316,911	318,532
Progressive MI Ins Co	PC-STK	MI	32,442	14,134	84,268	84,268	8,278
Pronational Ins Co	PC-STK	MI	748,926	229,657	38,075	137,313	139,112
Reliant Ins Co	PC-STK	MI	31,946	10,272	0	3,838	16,406
Retailers Employees Benefit Trust	MEWA	MI	1,048	403	1,978	1,978	1,978
Sanilac Mutual Ins Co	PC-MUT	MI	1,132	907	440	440	358
Sebewaing Mutual Fire Ins Co Of Huron	PC-FARM	MI	2,484	2,420	39	39	36

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Selectcare HMO	HMO-P	MI	31,289	13,151	241,343	241,343	242,226
Southeast MI Partners Plus Health Benefit Pla	MEWA	MI	1,577	1,076	2,269	2,269	2,269
Southern Michigan Ins Co	PC-STK	MI	7,929	5,239	9,594	9,594	1,955
Spartan Ret Vol Empl, Health Care	MEWA	MI	1,379	1,290	3,917	3,917	3,917
Star Ins Co	PC-STK	MI	191,639	70,158	20,964	153,346	74,841
SVS Vision Managed Care, Inc	AFDS-P	MI	1,053	760	6,700	10,308	10,308
TIG Ins Co of MI	PC-STK	MI	20,273	20,225	898	21,179	0
TIG Ins Corp of Amer	PC-STK	MI	20,933	20,930	30,089	35,572	0
Titan Ins Co	PC-STK	MI	194,250	84,702	95,096	113,011	111,016
Total Health Care, Inc	HMO-NP	MI	20,915	4,255	81,966	81,966	81,975
United Concordia Dental Plans of the Midwest	AFDS-P	MI	3,730	1,075	18,019	20,526	20,526
United Dental Care of MI, Inc	AFDS-P	MI	765	272	2,514	2,514	2,514
Universal Standard Healthcare of MI	AFDS-P	MI	812	-1,441	1,950	1,950	1,950
Upper Peninsula Mutual Ins Co	PC-MUT	MI	698	512	401	401	266
US Health and Life Ins Co	LH-STK	MI	9,907	4,341	21,995	22,142	5,023
ValueRX of Michigan, Inc	AFDS-NP	MI	0	0	28,742	28,742	28,742
Vision Maintenance Org Inc	AFDS-P	MI	582	570	414	414	414
Vista Life Ins Co	LH-STK	MI	38,340	15,068	-1	-181	2,169
West MI Risk Mgmt Trust	PC-GSIP	MI	679	193	1,601	1,601	704
Wolverine Mutual Ins Co	PC-MUT	MI	33,583	11,353	21,863	26,372	23,090
Woman's Life Ins Soc	FRAT	MI	143,501	29,665	2,472	9,037	8,759
Wright Mutual Ins Co	LH-MUT	MI	4,019	-254	971	971	952
Totals:		160	123,156,840	21,571,409	20,960,747	37,197,929	37,751,221

Alien Regulated Entities With Michigan as Port of Entry	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Canada Life Assur Co	LH-USB	MI	4,036,502	296,359	25,558	554,513	618,493
Clarica Life Ins Co	LH-USB	MI	184,956	25,420	0	0	90,134
Crown Life Ins Co	LH-USB	MI	445,721	33,198	2,402	141,676	34,757
Great West Life Assur Co	LH-USB	MI	203,398	25,220	2,438	46,747	13,100
London Life Ins Co	LH-USB	MI	87,318	11,159	0	0	12,842
Manufacturers Life Ins Co	LH-USB	MI	2,052	2,052	0	0	0
Sun Life Assur Co of Canada	LH-USB	MI	7,753,448	442,228	62,595	1,269,742	1,731,942
Swiss Re Life & Health Ltd	LH-USB	MI	2,092	2,063	0	0	0
Totals:		8	12,715,487	837,699	92,992	2,012,678	2,501,268

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
AAA Life Ins Co	LH-STK	DC	43,913	19,207	28	45,532	31,978
ACA Financial Guaranty Corp	PC-STK	MD	158,127	77,834	290	46,584	41,409
Acacia Life Ins Co	LH-STK	DC	967,563	72,645	302	69,164	66,948
Acacia National Life Ins Co	LH-STK	VA	695,908	15,853	104	81,657	77,062
Acceptance Ins Co	PC-STK	NE	244,291	84,851	5,698	163,665	75,892
Accredited Surety & Casualty Co, Inc	PC-STK	FL	22,565	11,554	0	10,559	3,834
ACE American Ins Co	PC-STK	PA	2,353,663	469,104	11,385	507,573	569,337
ACE American Reins Co	PC-STK	PA	529,342	154,806	0	0	-119,605
ACE Capital Title Rein Co	TITLE	NY	38,882	27,725	0	0	6,452
ACE Fire Underwriters Ins Co	PC-STK	PA	50,939	43,046	3,725	125,762	2,721
ACE Guaranty Re Inc	PC-STK	MD	791,947	295,541	0	0	53,709
ACE Indemnity Ins Co	PC-STK	PA	16,676	6,998	0	4,485	2,721
ACE Property & Casualty Ins Co	PC-STK	PA	2,450,430	487,919	6,082	444,266	492,895
Acstar Ins Co	PC-STK	IL	48,711	25,201	116	5,568	4,645
Admiral Ins Co	PC-S/L	DE	671,838	209,381	2,988	172,670	104,013
Adriatic Ins Co	PC-S/L	DE	30,160	23,809	119	8,095	6,357
Advance Ins Co	LH-STK	AZ	23,634	7,846	0	12,209	11,076
Aegis Security Ins Co	PC-STK	PA	37,982	22,345	1,378	39,536	23,264
Aetna Health And Life Ins Co	LH-STK	CT	1,228,088	163,585	0	-6	158,309
Aetna Ins Co Of Amer	LH-STK	FL	1,352,943	49,988	891	29,070	28,042
Aetna Ins Co Of Connecticut	PC-STK	CT	47,544	38,377	2,216	62,870	62,870
Aetna Life Ins And Annuity Co	LH-STK	CT	50,825,310	842,200	264,689	8,333,095	7,838,848
Aetna Life Ins Co	LH-STK	CT	32,609,169	1,799,910	156,157	4,528,873	5,460,235
Aetna Life Ins Co Of Amer	LH-STK	CT	2,370,525	80,724	0	1,130,816	1,121,506
Affiliated FM Ins Co	PC-STK	RI	199,379	69,511	2,010	107,784	23,507
AGL Life Assurance Co	LH-STK	PA	163,118	9,859	288	76,741	65,390
Agri General Ins Co	PC-STK	IA	157,637	134,391	295	41,975	82,504
Agricultural Excess & Surplus Ins Co	PC-S/L	DE	23,515	20,929	1,606	73,602	1,030
Agricultural Ins Co	PC-STK	OH	11,837	9,246	9,537	281,054	1,030
Aid Assoc For Lutherans	FRAT	WI	20,800,411	1,756,096	77,745	1,595,510	1,585,766
AIG Life Ins Co	LH-STK	DE	9,585,589	294,071	41,587	2,139,087	2,147,763
AIU Ins Co	PC-STK	NY	1,985,287	504,943	25,341	2,193,232	439,401
Alamance Ins Co	PC-STK	IL	67,607	67,562	0	0	0
Alfa Mutual Ins Co	PC-MUT	AL	1,080,241	770,390	385	460,629	168,952
All Amer Ins Co	PC-STK	OH	89,667	40,348	18	113,179	38,707
All Amer Life Ins Co	LH-STK	IL	2,115,439	80,383	3,065	300,120	193,207
All Savers Ins Co	LH-STK	IN	9,321	6,703	0	0	171
Alleghany Casualty Co	PC-STK	PA	23,155	13,294	15	12,220	12,220
Allegiance Ins Co	PC-STK	CA	33,195	10,638	0	26,910	26,565
Alliance Assurance Co Of Amer	PC-STK	NY	251,872	244,250	0	0	112
Alliance Of Poles Of Amer	FRAT	OH	8,468	891	17	172	171
Alliance Of Transylvanian Saxons	FRAT	OH	45,568	3,129	14	1,686	1,686
Allianz Ins Co	PC-STK	CA	4,060,795	3,567,517	11,347	377,719	93,158
Allianz Life Ins Co Of North Amer	LH-STK	MN	12,279,575	853,617	40,533	1,701,757	1,825,990
Allianz Underwriters Ins Co	PC-S/L	CA	82,104	44,678	3,463	62,694	5,110
Allied Life Ins Co	LH-STK	IA	832,591	49,948	387	80,598	-7,017

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Allied Property And Casualty Ins Co	PC-STK	IA	70,380	67,360	98	217,870	-43,977
Allmerica Financial Alliance Ins Co	PC-STK	NH	12,387	12,208	0	8,050	0
Allmerica Financial Benefit Ins Co	PC-STK	PA	11,815	11,571	0	4,582	0
Allmerica Financial Life & Annuity Co	LH-STK	DE	16,496,496	340,181	63,228	2,977,259	2,800,685
Allstate Indemnity Co	PC-STK	IL	129,223	84,177	7,239	4,171,296	0
Allstate Ins Co	PC-STK	IL	37,880,370	12,711,876	646,899	12,976,249	19,650,992
Allstate Life Ins Co	LH-STK	IL	32,914,332	2,408,233	104,787	4,026,782	8,063,173
Allstate Property And Casualty Ins Co	PC-STK	IL	21,161	18,001	0	434,295	0
Alta Health & Life Ins Co	LH-STK	IN	321,871	65,649	5,370	423,624	394,025
Amalgamated Life And Health Ins Co	LH-STK	IL	7,378	2,646	0	7,993	7,993
Ambac Assurance Corp	PC-STK	WI	4,013,174	1,503,303	4,319	403,679	387,151
Amco Ins Co	PC-STK	IA	403,633	343,645	208	413,163	-168,577
Amer Agricultural Ins Co	PC-STK	IN	603,115	288,543	2,965	6,034	223,746
Amer Alliance Ins Co	PC-STK	OH	12,659	10,082	7,543	237,186	1,030
Amer Alternative Ins Corp	PC-STK	DE	138,087	106,346	4,744	224,390	11,190
Amer And Foreign Ins Co	PC-STK	DE	372,181	72,102	4,759	315,762	111,137
Amer Automobile Ins Co	PC-STK	MO	311,560	91,391	5,309	511,634	67,044
Amer Bankers Ins Co Of Florida	PC-STK	FL	766,171	261,568	34,982	1,262,861	433,806
Amer Bankers Life Assurance Co Of FL	LH-STK	FL	782,793	130,844	34,779	709,708	276,174
Amer Business & Personal Ins Mutual	PC-MUT	DE	31,425	19,579	0	173	694
Amer Capitol Ins Co	LH-STK	TX	33,287	2,581	261	10,370	6,736
Amer Casualty Co Of Reading, PA	PC-STK	PA	1,450,155	484,358	11,523	458,361	318,644
Amer Central Ins Co	PC-STK	MO	45,936	37,052	211	139,604	2,750
Amer Chambers Life Ins Co	LH-STK	OH	30,489	-21,546	103	101,794	129,749
Amer Compensation Ins Co	PC-STK	MN	122,735	46,048	12,228	87,780	71,752
Amer Continental Ins Co	PC-STK	MO	818,590	183,941	5,799	225,647	174,536
Amer Continental Life Ins Co	LH-STK	MO	29,104	12,815	0	4,676	11,227
Amer Country Ins Co	PC-STK	IL	150,349	37,173	3,180	76,028	73,983
Amer Creditors Life Ins Co	LH-STK	DE	14,380	4,176	1,795	2,597	2,553
Amer Dynasty Surplus Lines Ins Co	PC-S/L	DE	23,251	20,666	1,295	17,188	1,030
Amer Economy Ins Co	PC-STK	IN	1,331,508	437,076	50,832	580,368	626,888
Amer Empire Ins Co	PC-STK	OH	25,792	21,044	0	-0	452
Amer Empire Surplus Lines Ins Co	PC-S/L	DE	252,467	112,204	924	19,584	13,850
Amer Employers' Ins Co	PC-STK	MA	531,367	190,240	1,908	242,879	113,165
Amer Enterprise Life Ins Co	LH-STK	IN	4,510,080	341,094	21,729	340,207	340,174
Amer Equity Ins Co	PC-S/L	AZ	94,615	30,283	3,841	107,210	46,283
Amer Equity Investment Life Ins Co	LH-STK	IA	1,504,530	137,355	48,391	822,981	826,858
Amer Family Home Ins Co	PC-STK	FL	296,082	75,669	21	182,570	129,754
Amer Family Life Assur Co Of Columbus	LH-STK	GA	29,963,203	1,602,159	60,851	7,248,184	7,245,755
Amer Family Life Ins Co	LH-STK	WI	2,308,806	173,604	450	299,624	295,832
Amer Federation Ins Co	PC-STK	FL	11,035	10,413	770	27,375	0
Amer Fidelity Assurance Co	LH-STK	OK	1,499,918	129,694	2,896	412,620	265,355
Amer Fidelity Life Ins Co	LH-STK	FL	383,274	54,056	301	18,915	18,502
Amer Fire And Casualty Co	PC-STK	OH	329,614	104,685	5,196	89,216	73,134
Amer Franklin Life Ins Co	LH-STK	IL	689,565	39,090	3,321	165,338	178,791
Amer Fraternal Union	FRAT	MN	21,888	980	227	1,268	1,268

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Amer Fuji Fire And Marine Ins Co	PC-STK	IL	99,047	66,147	0	0	3,225
Amer General Annuity Ins Co	LH-STK	TX	16,902,225	970,636	140,368	3,679,706	3,711,431
Amer General Assurance Co	LH-STK	IL	1,117,180	122,824	11,969	240,418	713,896
Amer General Indemnity Co	PC-STK	NE	27,808	20,794	871	12,734	843
Amer General Life & Accident Ins Co	LH-STK	TN	8,644,650	328,800	21,263	1,056,469	1,063,520
Amer General Life Ins Co	LH-STK	TX	9,621,118	1,746,720	31,382	1,449,995	1,391,567
Amer General Life Ins Co Of NY	LH-STK	NY	850,330	40,156	1,136	94,989	71,316
Amer General Life Ins Co Of PA	LH-STK	PA	30,938	9,447	0	18,982	20,116
Amer General Property Ins Co	PC-STK	TN	68,590	43,496	0	32,987	42,777
Amer Growers Ins Co	PC-STK	NE	143,562	72,785	619	194,723	42,059
Amer Guarantee And Liability Ins Co	PC-STK	NY	140,779	138,518	17,653	418,977	-50,708
Amer Hardware Mutual Ins Co	PC-MUT	OH	191,523	80,544	725	48,460	56,968
Amer Health And Life Ins Co	LH-STK	TX	963,563	153,332	2,802	219,166	226,749
Amer Heritage Life Ins Co	LH-STK	FL	1,250,976	150,495	743	340,366	293,459
Amer Home Assurance Co	PC-STK	NY	11,433,195	3,648,746	65,006	2,070,148	2,418,462
Amer Income Life Ins Co	LH-STK	IN	855,149	131,388	14,581	264,499	264,320
Amer Ins Co	PC-STK	NE	1,399,534	346,592	13,679	599,323	389,970
Amer International Ins Co	PC-STK	NY	856,208	203,453	38,039	143,076	419,675
Amer International Life Asr Co Of NY	LH-STK	NY	6,354,494	384,589	1,384	778,178	516,024
Amer International South Ins Co	PC-STK	PA	25,572	25,564	83	166,449	0
Amer International Specialty Lines Ins Co	PC-S/L	AK	909,353	268,339	19,646	1,003,581	126,942
Amer Interstate Ins Co	PC-STK	LA	191,287	71,120	2,136	218,075	120,832
Amer Investors Life Ins Co	LH-STK	KS	3,128,983	116,241	29,572	761,100	760,836
Amer Life Ins Co Of New York	LH-STK	NY	1,425,793	88,909	1,840	87,308	103,557
Amer Live Stock Ins Co	PC-STK	IL	58,157	50,882	60	10,443	12,246
Amer Manufacturers Mutual Ins Co	PC-MUT	IL	813,230	276,600	15,014	874,987	186,036
Amer Maturity Life Ins Co	LH-STK	CT	259,459	31,627	883	24,456	24,456
Amer Memorial Life Ins Co	LH-STK	SD	680,574	59,039	5,402	196,829	211,846
Amer Modern Home Ins Co	PC-STK	OH	507,986	141,991	11,518	188,976	285,459
Amer Modern Life Ins Co	LH-STK	OH	30,344	7,278	2,524	19,335	9,964
Amer Motorists Ins Co	PC-STK	IL	1,475,919	466,148	6,712	585,880	348,818
Amer National Fire Ins Co	PC-STK	NY	104,908	27,774	9,922	552,188	30,892
Amer National Ins Co	LH-STK	TX	7,257,258	1,858,838	6,371	823,919	723,500
Amer National Life Ins Of Texas	LH-STK	TX	138,476	56,897	5,451	147,292	139,604
Amer Partners Life Ins Co	LH-STK	AZ	341,238	37,746	2,363	85,703	85,703
Amer Phoenix Life And Reassurance Co	LH-STK	CT	130,740	59,410	0	0	3,035
Amer Physicians Life Ins Co	LH-STK	OH	5,710	3,095	11	2,161	1,589
Amer Pioneer Title Ins Co	TITLE	FL	44,443	20,203	6,519	93,928	93,691
Amer Protection Ins Co	PC-STK	IL	6,511	6,393	9,469	434,539	0
Amer Re-Ins Co	PC-STK	DE	9,695,451	2,146,112	0	53,086	2,821,261
Amer Reliable Ins Co	PC-STK	AZ	128,100	46,417	1,029	108,704	53,940
Amer Republic Ins Co	LH-STK	IA	451,808	128,977	583	393,784	374,532
Amer Risk Funding Ins Co	PC-STK	IL	57,551	15,921	109	9,202	30,205
Amer Security Ins Co	PC-STK	DE	520,252	201,812	21,768	589,974	342,163
Amer Select Ins Co	PC-STK	OH	52,042	28,350	1,721	55,814	17,061
Amer Skandia Life Assurance Corp	LH-STK	CT	29,687,819	283,885	416,114	6,862,968	6,597,078

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Amer Slovenian Catholic Union (KSKJ)	FRAT	IL	43,385	6,322	4	3,858	3,814
Amer Spirit Ins Co	PC-STK	IN	18,218	15,637	3,762	77,141	1,030
Amer States Ins Co	PC-STK	IN	2,382,000	1,133,621	28,566	662,457	850,777
Amer States Life Ins Co	LH-STK	IN	552,091	66,876	3,888	71,689	67,113
Amer States Preferred Ins Co	PC-STK	IN	186,552	58,572	0	140,544	89,555
Amer Travelers Assurance Co	LH-STK	IA	7,343	3,297	0	13	11
Amer United Life Ins Co	LH-MUT	IN	9,488,460	468,864	100,615	1,220,176	1,445,736
Amer Western Home Ins Co	PC-S/L	OK	43,577	25,358	0	17,824	8,650
Amer Zurich Ins Co	PC-STK	IL	66,277	66,058	5,494	295,683	-10,142
Ameribest Life Ins Co	LH-STK	IL	63,937	5,022	1,462	48,359	48,356
Amerin Guaranty Corp	PC-STK	IL	536,100	242,636	4,084	148,200	121,228
Ameritas Life Ins Corp	LH-MUT	NE	2,088,370	410,709	11,380	567,395	574,642
Ameritas Variable Life Ins Co	LH-STK	NE	2,559,080	37,637	10,077	477,058	468,385
Ameritrust Ins Corp	PC-STK	FL	40,405	8,494	0	22,193	18,594
Amerus Life Ins Co	LH-STK	IA	4,319,247	189,998	12,307	719,782	702,270
Amex Assurance Co	PC-STK	IL	435,497	183,553	13,456	248,686	132,521
Amguard Ins Co	PC-STK	PA	91,902	29,906	0	38,583	43,093
Amica Life Ins Co	LH-STK	RI	536,268	69,180	363	61,902	53,621
Amica Mutual Ins Co	PC-MUT	RI	2,952,712	1,632,960	10,843	873,544	881,336
Amwest Surety Ins Co	PC-STK	NE	140,554	32,643	1,494	97,884	79,412
Anchor National Life Ins Co	LH-STK	AZ	25,763,805	691,110	344,512	4,103,312	-2,212,462
Anesthesiologists Professional Assur Co	PC-STK	FL	40,676	18,141	361	8,967	12,148
Annuity Investors Life Ins Co	LH-STK	OH	569,123	24,615	7,471	264,677	264,544
Anthem Alliance Health Ins Co	LH-STK	TX	252,428	56,676	32,569	393,090	28,651
Anthem Life Ins Co Of Indiana	LH-STK	IN	111,480	30,469	112	71,852	45,137
Appalachian Ins Co	PC-S/L	RI	66,160	43,519	6	558	14,855
Argonaut Great Central Ins Co	PC-STK	IL	113,981	49,341	3,926	35,996	31,187
Argonaut Ins Co	PC-STK	CA	1,302,510	573,905	41	56,594	83,731
Argonaut Midwest Ins Co	PC-STK	IL	210,719	160,370	432	29,181	6,007
Arkwright Ins Co	PC-STK	MA	323,645	290,172	0	1,303	28,687
Armed Forces Ins Exchange	PC-RECIP	KS	166,406	112,946	320	56,675	49,575
Asset Guaranty Ins Co	PC-STK	NY	296,813	90,568	47	53,751	71,147
Assoc Of Lithuanian Workers	FRAT	NY	911	309	7	40	40
Associated Indemnity Corp	PC-STK	CA	128,486	40,509	3,946	182,564	35,113
Associated International Ins Co	PC-S/L	CA	297,273	69,179	123	57,745	26,336
Associates Financial Life Ins Co	LH-STK	TN	1,276,004	483,602	1,859	121,674	211,209
Associates Ins Co	PC-STK	IN	492,965	221,426	2,114	117,361	158,554
Assurance Co Of Amer	PC-STK	NY	23,662	23,659	16,995	610,949	0
Assurity Life Ins Co	LH-STK	NE	74,636	30,498	22,818	32,667	15,753
Athena Assurance Co	PC-STK	MN	164,881	59,170	811	33,978	34,465
Atlanta Life Ins Co	LH-STK	GA	193,305	8,832	729	13,639	34,110
Atlantic Ins Co	PC-STK	TX	37,579	17,658	19	2,278	11,005
Atlantic Mutual Ins Co	PC-MUT	NY	1,197,424	538,157	9,049	521,655	355,784
Atlantic Specialty Ins Co	PC-STK	NY	101,995	37,556	0	22,108	30,947
Atlas Assurance Co Of Amer	PC-STK	NY	953,748	366,919	0	4,852	315,051
Attorneys' Title Ins Fund, Inc	TITLE	FL	147,939	56,630	0	199,211	199,480

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Aurora National Life Assurance Co	LH-STK	CA	4,331,134	238,712	232	126,004	85,893
AUSA Life Ins Co	LH-STK	NY	11,600,115	390,994	4,082	1,546,818	1,552,103
Automobile Ins Co Of Hartford, CT	PC-STK	CT	749,100	210,842	2,205	267,810	159,840
Avemco Ins Co	PC-STK	MD	128,103	62,540	2,944	129,107	34,860
AXA Global Risks US Ins Co	PC-STK	NY	266,106	82,311	2,218	58,656	26,637
AXA Nordstern Art Ins Corp	PC-STK	NY	46,733	20,870	278	21,137	20,246
AXA Re Amer Ins Co	PC-STK	DE	35,138	35,138	0	0	34,616
AXA Re Life Ins Co	LH-STK	DE	224,345	101,645	0	0	25,427
AXA Reins Co	PC-STK	DE	660,676	249,056	0	34,965	134,686
Badger Mutual Ins Co	PC-MUT	WI	74,683	23,513	4,106	52,390	45,606
Balboa Ins Co	PC-STK	CA	350,852	192,861	5,156	179,927	164,679
Balboa Life Ins Co	LH-STK	CA	279,359	129,157	915	76,477	-55,971
Baltimore Life Ins Co	LH-MUT	MD	510,096	60,498	3,966	90,811	71,210
Bankers Life And Casualty Co	LH-STK	IL	4,912,364	482,160	143,809	1,834,093	1,816,718
Bankers Life Ins Co Of NY	LH-STK	NY	357,836	21,719	265	61,862	-57,458
Bankers Multiple Line Ins Co	PC-STK	IL	15,090	13,769	0	1,764	0
Bankers National Life Ins Co	LH-STK	TX	722,163	120,780	450	47,389	46,491
Bankers Standard Ins Co	PC-STK	PA	99,036	22,990	1,880	80,656	28,567
Bankers United Life Assurance Co	LH-STK	IA	2,897,700	160,857	999	196,557	192,696
Banner Life Ins Co	LH-STK	MD	934,773	187,471	5,799	158,396	110,324
Baptist Life Assoc	FRAT	NY	18,989	803	148	1,845	1,705
Bay State Ins Co	PC-STK	MA	155,023	108,023	0	1,209	32,493
BCS Ins Co	PC-STK	OH	178,681	96,565	2,591	118,477	58,847
BCS Life Ins Co	LH-STK	IL	111,076	54,238	72,767	78,242	75,357
Beneficial Life Ins Co	LH-STK	UT	1,892,226	155,113	145	202,355	203,391
Berkley Regional Ins Co	PC-STK	MO	616,478	254,201	1,024	3,539	246,494
Berkshire Hathaway Life Ins Co Of NE	LH-STK	NE	1,385,732	430,658	0	708	888
Berkshire Life Ins Co	LH-MUT	MA	1,504,494	103,009	2,489	245,356	225,573
Best Life & Health Ins Co	LH-STK	TX	14,348	3,999	29	44,712	17,872
Birmingham Fire Ins Co Of PA	PC-STK	PA	1,596,154	523,670	4,507	53,930	318,304
Bituminous Casualty Corp	PC-STK	IL	507,158	162,263	3,238	164,342	116,772
Bituminous Fire And Marine Ins Co	PC-STK	IL	217,770	63,760	1,035	52,315	71,634
Boston Mutual Life Ins Co	LH-MUT	MA	515,337	51,396	1,644	227,227	151,000
Boston Old Colony Ins Co	PC-STK	MA	73,532	22,636	-0	146,967	16,185
Brokers National Life Assur Co	LH-STK	AR	13,496	2,130	2,338	29,637	29,672
Brotherhood Mutual Ins Co	PC-MUT	IN	120,546	56,600	11,444	96,234	68,952
Buckeye State Mutual Ins Co	PC-MUT	OH	29,642	9,652	2,574	34,027	26,985
Buckeye Union Ins Co	PC-STK	OH	1,083,008	395,049	4,838	75,581	226,586
Burlington Ins Compnay	PC-S/L	NC	60,300	26,734	487	20,713	13,741
Business Men's Assur Co Of Amer	LH-STK	MO	2,889,682	238,774	6,596	553,333	631,596
C.M. Life Ins Co	LH-STK	CT	3,090,704	92,794	47,487	999,963	942,735
Caliber One Indemnity Co	PC-S/L	DE	85,680	32,838	374	93,417	51,286
Cambridge Mutual Fire Ins Co	PC-MUT	MA	266,292	154,696	0	70,335	75,818
Camico Mutual Ins Co	PC-MUT	CA	83,912	27,733	11	21,222	15,105
Canal Indemnity Co	PC-S/L	DE	28,459	27,833	8	12,635	0
Canal Ins Co	PC-STK	SC	592,900	392,034	0	157,411	136,365

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Capital Markets Assurance Corp	PC-STK	NY	96,809	92,258	0	63,513	0
Capitol Indemnity Corp	PC-STK	WI	221,165	91,570	2,603	84,460	80,193
Capitol Life Ins Co	LH-STK	CO	423,471	10,028	0	725	725
Carolina Casualty Ins Co	PC-STK	FL	187,312	50,138	1,250	101,494	82,674
Casualty Reciprocal Exchange	PC-RECIP	MO	160,959	35,967	2,227	83,092	62,828
Catholic Family Life Ins	FRAT	WI	213,642	16,490	235	16,571	15,941
Catholic Knights Ins Society	FRAT	WI	525,154	49,135	66	35,108	34,365
Catholic Knights Of Amer	FRAT	MO	47,602	3,026	23	4,235	3,986
Catholic Ladies Of Columbia	FRAT	OH	16,782	1,165	0	864	858
Catholic Order Of Foresters	FRAT	IL	407,533	49,154	1,623	40,584	39,684
Celina Mutual Ins Co	PC-MUT	OH	27,568	8,828	0	16,458	15,171
Celtic Ins Co	LH-STK	IL	111,270	49,712	1,130	157,346	80,722
Centennial Ins Co	PC-STK	NY	609,562	130,157	4,169	227,461	257,810
Central Benefits National Life Ins Co	LH-STK	OH	29,054	123	3,893	99,329	53,458
Central Mutual Ins Co	PC-MUT	OH	476,686	209,714	20	106,423	203,211
Central National Life Ins Co Of Omaha	LH-STK	DE	10,557	8,000	866	129,425	-135,424
Central Reserve Life Ins Co	LH-STK	OH	110,330	20,609	10,869	287,921	171,215
Central Security Life Ins Co	LH-STK	TX	91,651	4,213	11	9,044	5,136
Central States Health & Life Of Omaha	LH-MUT	NE	281,202	68,610	1,471	190,692	130,303
Central States Indemnity Co Of Omaha	PC-STK	NE	233,883	177,131	7,014	153,190	84,241
Centre Life Ins Co	LH-STK	MA	261,178	31,891	1,697	64,294	277
Centris Ins Co	PC-S/L	IN	33,828	23,317	0	10,117	11,764
Centurion Life Ins Co	LH-STK	MO	832,474	614,225	187	49,658	68,810
Century Indemnity Co	PC-STK	PA	1,656,254	261,826	0	260	505,514
Century Surety Co	PC-S/L	OH	91,548	29,512	312	35,954	32,447
Certified Life Ins Co	LH-STK	IL	54,575	6,019	6	7,596	7,694
CGU Ins Co	PC-STK	PA	5,576,229	1,997,678	14,301	608,357	2,312,850
CGU Ins Co of New Jersey	PC-STK	NJ	601,137	328,236	339	193,107	79,605
CGU Life Ins Co of America	LH-STK	DE	2,195,672	159,692	2,432	344,930	332,315
Charter National Life Ins Co	LH-STK	IL	673,675	19,536	561	16,502	0
Charter Oak Fire Ins Co	PC-STK	CT	663,259	165,369	4,113	560,352	149,415
Chartwell Ins Co	PC-STK	CT	534,017	183,136	0	0	54,154
Chesapeake Life Ins Co	LH-STK	OK	62,494	20,954	7	8,788	11,209
Chicago Ins Co	PC-STK	IL	286,745	77,972	8,880	243,546	39,854
Chicago Title Ins Co	TITLE	MO	662,635	150,179	26,458	1,133,374	1,130,215
Chubb Custom Ins Co	PC-S/L	DE	123,536	29,961	1,785	109,731	23,990
Chubb Indemnity Ins Co	PC-STK	NY	71,775	17,589	2,603	128,791	13,442
Chubb Natl Ins Co	PC-STK	IN	49,992	17,512	0	8,131	13,442
Church Ins Co	PC-STK	NY	84,329	31,645	649	28,848	23,950
Church Mutual Ins Co	PC-MUT	WI	472,719	151,559	10,148	247,531	197,629
CIGNA Life Ins Co	LH-STK	CT	88,228	12,889	0	938	936
Cincinnati Casualty Co	PC-STK	OH	251,900	247,392	13,383	147,324	0
Cincinnati Indemnity Co	PC-STK	OH	60,727	52,493	430	28,586	0
Cincinnati Ins Co	PC-STK	OH	5,403,106	2,848,846	79,691	1,561,461	1,680,812
Cincinnati Life Ins Co	LH-STK	OH	1,392,075	350,165	3,735	418,971	403,626
Citicorp International Trade Indemnity	PC-S/L	NJ	52,127	43,172	0	39,159	1,158

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Citicorp Life Ins Co	LH-STK	AZ	895,668	522,411	205	56,664	107,806
Citizens Ins Co of Ohio	PC-STK	OH	9,150	8,999	16,320	50,392	0
Citizens Ins Co of The Midwest	PC-STK	IN	9,483	9,287	6,075	7,805	0
Civic Property and Casualty Co	PC-STK	CA	126,047	46,685	4,900	7,258	133,369
Clarendon Natl Ins Co	PC-STK	NJ	460,892	235,432	646	921,109	135,441
Clarica Life Ins Co - U.S.	LH-STK	ND	1,857,816	175,422	10,171	260,658	229,983
CMG Mortgage Ins Co	PC-STK	WI	88,277	43,703	922	26,095	23,731
College Life Ins Co Of Amer	LH-STK	TX	566,519	29,755	416	114,366	70,867
Cologne Reins Co Of Amer	PC-STK	CT	87,249	42,710	0	0	116
Colonial Amer Casualty & Surety Co	PC-STK	MD	22,432	21,174	85	21,168	-513
Colonial Life & Accident Ins Co	LH-STK	SC	1,064,360	127,327	10,000	593,306	571,753
Colonial Penn Franklin Ins Co	PC-STK	PA	556,996	213,942	334	234,466	274,777
Colonial Penn Ins Co	PC-STK	PA	1,002,052	482,246	2,356	299,219	297,775
Colony Ins Co	PC-S/L	VA	104,114	37,788	1,324	50,498	34,113
Colorado Bankers Life Ins Co	LH-STK	CO	95,619	9,844	803	28,197	27,681
Columbia Casualty Co	PC-S/L	IL	764,520	215,000	8,749	337,973	169,492
Columbia Universal Life Ins Co	LH-STK	TX	511,553	16,852	2,103	135,834	158,706
Columbian Life Ins Co	LH-STK	IL	118,823	16,373	496	32,263	33,442
Columbian Mutual Life Ins Co	LH-MUT	NY	379,979	32,134	86	62,464	47,296
Columbus Life Ins Co	LH-STK	OH	2,155,877	320,448	10,392	184,808	171,126
Combined Ins Co Of Amer	LH-STK	IL	3,469,025	425,084	27,268	1,500,499	1,358,857
Commerce And Industry Ins Co	PC-STK	NY	3,184,542	1,053,596	3,650	192,930	636,608
Commercial Ins Co Of Newark, NJ	PC-STK	NJ	209,778	80,297	-5	91,066	43,159
Commercial Travelers Mutual Ins Co	LH-MUT	NY	31,082	12,117	183	18,444	25,390
Commercial Underwriters Ins Co	PC-S/L	CA	105,093	21,935	272	55,330	21,520
Commercial Union Ins Co	PC-STK	MA	1,805,056	576,469	4,834	615,601	503,967
Commonwealth Land Title Ins Co	TITLE	PA	480,041	125,570	12,839	749,289	750,425
Commonwealth National Life Ins Co	LH-STK	MS	6,987	771	0	0	0
Companion Life Ins Co	LH-STK	SC	54,240	20,296	3,400	96,543	28,505
Computer Ins Co	PC-STK	RI	90,220	77,931	224	12,377	16,496
Congress Life Ins Co	LH-STK	AZ	5,480	3,000	0	35	0
Connecticut General Life Ins Co	LH-STK	CT	69,727,268	1,951,044	377,716	13,206,526	13,487,449
Connecticut Indemnity Co	PC-STK	CT	389,141	91,606	11,775	422,282	123,110
Connecticut Specialty Ins Co	PC-S/L	CT	64,529	27,807	-29	3,856	15,389
Connie Lee Ins Co	PC-STK	WI	242,755	142,850	0	0	-485
Conseco Annuity Assurance Co	LH-STK	IL	8,201,411	517,039	32,467	1,034,190	1,023,670
Conseco Direct Life Ins Co	LH-STK	PA	1,015,529	43,699	6,840	137,169	187,353
Conseco Health Ins Co	LH-STK	AZ	1,339,740	116,726	3,929	301,133	302,156
Conseco Life Ins Co	LH-STK	IN	3,729,312	222,227	5,911	567,684	425,034
Conseco Medical Ins Co	LH-STK	IL	467,110	47,387	5,925	332,267	304,763
Conseco Senior Health Ins Co	LH-STK	PA	1,977,509	179,040	9,208	491,568	500,942
Conseco Variable Ins Co	LH-STK	TX	3,353,501	107,293	60,769	692,817	687,544
Consolidated Ins Co	PC-STK	IN	132,321	33,997	13,141	66,004	56,424
Constitution Ins Co	PC-STK	NY	93,510	55,613	0	0	-77,589
Constitution Life Ins Co	LH-STK	TX	19,100	2,686	100	16,961	842
Continental Assurance Co	LH-STK	IL	11,537,644	1,200,629	63,787	3,595,735	3,793,473

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Continental Casualty Co	PC-STK	IL	23,412,765	6,709,495	89,119	3,133,937	5,170,849
Continental General Ins Co	LH-STK	NE	263,791	29,338	1,944	225,876	138,937
Continental Ins Co	PC-STK	NH	1,738,322	737,666	77,198	1,643,986	269,746
Continental Life Ins Co	LH-STK	TX	63,291	4,717	5	8,656	8,379
Continental Life Ins Co of Brentwood, TN	LH-STK	TN	44,824	16,107	77	51,293	50,674
Continental National Indemnity Co	PC-STK	OH	40,290	12,414	407	32,450	21,069
Continental Reins Corp	PC-STK	CA	253,701	224,800	0	0	5,395
Continental Western Ins Co	PC-STK	IA	268,982	69,893	0	184,875	118,035
Contractors Bonding And Ins Co	PC-STK	WA	67,592	21,562	74	43,422	38,049
Coregis Indemnity Co	PC-S/L	IL	87,581	54,745	7	3,788	2,082
Coregis Ins Co	PC-STK	IN	873,387	254,837	2,036	192,121	147,958
Corporate Health Ins Co	LH-STK	PA	144,293	88,266	5	212,033	282,261
Country Casualty Ins Co	PC-STK	IL	47,828	46,700	0	13,765	0
Country Investors Life Assurance Co	LH-STK	IL	1,006,689	68,617	17	68,240	66,094
Country Life Ins Co	LH-STK	IL	3,864,484	753,458	301	447,396	444,596
Country Mutual Ins Co	PC-MUT	IL	1,866,661	968,831	0	673,870	811,208
Country Preferred Ins Co	PC-STK	IL	13,557	12,581	0	14,510	0
Cova Financial Service Life Ins Co	LH-STK	MO	4,300,269	96,242	9,023	533,590	822,743
Coventry Health And Life Ins Co	LH-STK	TX	88,611	35,830	0	301,567	300,885
Credit General Ins Co	PC-STK	OH	100,039	36,297	233	115,320	59,446
Croatian Catholic Union Of The USA	FRAT	IN	7,552	642	3	247	247
Croatian Fraternal Union Of Amer	FRAT	PA	176,447	9,515	250	9,068	9,042
Crum & Forster Indemnity Co	PC-STK	NY	9,587	9,328	924	30,955	0
CSA Fraternal Life	FRAT	IL	110,321	7,457	121	5,125	5,081
CUMIS Ins Society	PC-STK	WI	846,940	391,023	13,844	270,346	283,325
CUNA Mutual Ins Society	LH-MUT	WI	2,220,438	423,193	75,492	1,212,538	1,180,244
CUNA Mutual Life Ins Co	LH-MUT	IA	4,860,587	222,502	52,693	760,639	790,241
Czech Catholic Union	FRAT	OH	8,603	3,023	2	243	243
Dairyland Ins Co	PC-STK	WI	737,000	203,398	3,038	370,699	252,972
Dealers Assurance Co	PC-STK	OH	22,620	9,211	171	6,344	5,894
Deerbrook Ins Co	PC-STK	IL	30,684	27,333	0	237,733	0
Deerfield Ins Co	PC-STK	IL	77,602	28,203	1,575	20,150	10,229
Degree Of Honor Protective Assoc	FRAT	MN	115,045	7,518	409	13,630	13,354
Delaware Amer Life Ins Co	LH-STK	DE	87,714	15,744	130	26,746	21,184
Delta Life And Annuity Co	LH-STK	IA	1,710,553	87,064	-1	105,321	105,246
Dentists Ins Co	PC-STK	CA	188,698	100,527	0	23,610	21,589
Depositors Ins Co	PC-STK	IA	36,104	34,019	0	111,271	-21,988
Diamond State Ins Co	PC-STK	IN	85,624	49,599	5,521	92,734	11,955
Discover Prop & Cas Ins Co	PC-STK	IL	77,088	23,376	0	-212	17,232
Discover Specialty Ins Co	PC-S/L	IL	16,754	16,754	0	3,405	0
Doctors' Co, An Interinsurance Exchange	PC-RECIP	CA	1,026,525	395,821	1,313	189,427	136,174
Eagle Amer Ins Co	PC-STK	OH	13,151	10,578	204	45,898	1,030
Economy Fire & Casualty Co	PC-STK	IL	693,622	281,507	0	132,247	369,353
Eden Park Ins Co	PC-S/L	IN	21,861	19,286	372	3,359	1,030
Educators Mutual Life Ins Co	LH-MUT	PA	105,547	57,705	260	102,536	72,446
Elevators Mutual Ins Co	PC-MUT	OH	13,101	10,687	48	3,702	2,385

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Emcasco Ins Co	PC-STK	IA	141,009	32,293	8,169	159,088	65,495
Empire Fire And Marine Ins Co	PC-STK	NE	496,371	143,054	23,200	339,504	246,091
Empire General Life Assur Corp	LH-STK	TN	118,093	20,537	1,166	91,193	0
Empire Indemnity Ins Co	PC-S/L	OK	28,203	27,921	207	56,957	0
Employees Life Co (Mutual)	LH-MUT	IL	108,258	12,864	686	31,680	33,214
Employers' Fire Ins Co	PC-STK	MA	210,051	73,600	693	287,507	36,978
Employers Health Ins Co	LH-STK	WI	903,853	319,501	57,438	2,489,690	2,486,827
Employers Ins Of Wausau, A Mutual Co	PC-MUT	WI	3,207,373	668,804	29,260	776,685	1,110,081
Employers Modern Life Co	LH-STK	IA	202,722	27,961	220	31,610	28,475
Employers Mutual Casualty Co	PC-MUT	IA	1,314,545	552,708	13,739	421,290	476,993
Employers Reassurance Corp	LH-STK	KS	4,128,293	478,168	0	4,883	599,781
Employers Reins Corp	PC-STK	MO	10,463,616	4,269,714	11,734	263,091	1,888,579
Employee's Mutual Benefit Assoc	FRAT	WI	833	349	18	456	456
Epic Life Ins Co	LH-STK	WI	29,026	14,001	0	45,420	35,386
Equitable Life Assur Society Of The US	LH-STK	NY	94,887,625	4,017,993	599,030	11,132,261	11,040,849
Equitable Life Ins Co Of Iowa	LH-STK	IA	5,673,912	556,361	12,230	364,062	496,990
Equitable Of Colorado, Inc.	LH-STK	CO	466,661	46,470	2,029	75,906	23,543
Equitable Reserve Assoc	FRAT	WI	94,514	19,807	162	8,200	8,006
Equitrust Life Ins Co	LH-STK	IA	71,813	28,338	0	21,034	10,546
ERC Life Reins Corp	LH-STK	MO	3,525,503	2,068,773	0	158	547,552
Essex Ins Co	PC-S/L	DE	252,669	69,205	2,340	122,596	94,816
Euler Amer Credit Indemnity Co	PC-STK	NY	183,744	78,751	1,297	112,889	58,498
Evanston Ins Co	PC-S/L	IL	593,051	138,621	3,791	142,080	149,131
Everest National Ins Co	PC-STK	AZ	74,649	52,307	771	70,246	8,186
Everest Reins Co	PC-STK	DE	4,815,088	1,147,579	0	-226	1,108,070
Evergreen National Indemnity Co	PC-STK	OH	29,834	13,576	167	26,491	6,084
Exact Property and Casualty Co	PC-STK	CA	125,583	46,867	0	2,682	133,586
Excess Reins Co	PC-STK	DE	96,089	54,182	0	0	15,607
Executive Risk Indemnity	PC-STK	DE	1,136,460	315,835	6,725	385,976	153,139
Executive Risk Specialty Ins Co	PC-S/L	CT	139,307	33,373	1,403	123,302	28,714
Factory Mutual Ins Co	PC-MUT	RI	4,646,284	2,479,260	21,025	880,494	731,033
Fairfield Ins Co	PC-STK	CT	39,381	24,712	69	27,684	3,159
Fairmont Ins Co	PC-STK	CA	24,233	22,120	3,287	120,544	0
Family Life Ins Co	LH-STK	WA	127,736	9,182	1,490	46,506	40,384
Family Service Life Ins Co	LH-STK	TX	744,072	77,367	27	7,756	7,669
Farmers Alliance Mutual Ins Co	PC-MUT	KS	156,676	71,288	479	180,546	102,984
Farmers And Traders Life Ins Co	LH-MUT	NY	392,742	21,421	772	42,302	41,869
Farmers Ins Exchange	PC-RECIP	CA	8,502,537	2,875,541	193,287	3,326,113	4,866,193
Farmers Mutual Hail Ins Co Of Iowa	PC-MUT	IA	197,911	120,991	1,336	78,107	81,727
Farmers Mutual Ins Co Of Nebraska	PC-MUT	NE	200,144	116,228	0	107,265	99,601
Farmers New World Life Ins Co	LH-STK	WA	4,736,646	983,015	7,502	588,056	581,351
Farmington Casualty Co	PC-STK	CT	791,171	191,510	5	77,521	173,755
Farmland Mutual Ins Co	PC-MUT	IA	188,336	73,501	1,055	91,711	95,597
Federal Home Life Ins Co	LH-STK	IN	2,308,582	647,317	4,841	78,431	57,314
Federal Ins Co	PC-STK	IN	11,434,082	2,972,312	90,512	2,956,876	3,496,856
Federal Kemper Life Assur Co	LH-STK	IL	2,290,620	181,761	14,944	732,715	573,842

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Federal Life Ins Co (Mutual)	LH-MUT	IL	224,634	44,067	207	14,503	14,801
Federated Life Ins Co	LH-STK	MN	748,429	143,367	7,375	117,644	115,184
Federated Mutual Ins Co	PC-MUT	MN	2,525,637	987,928	25,384	773,865	803,765
Federated Rural Electric Ins Exchange	PC-RECIP	KS	125,221	37,318	987	50,718	32,550
Federated Service Ins Co	PC-STK	MN	60,421	56,197	0	45,667	20
Federation Life Ins Of Amer	FRAT	WI	6,816	1,330	12	312	298
FFG Ins Co	PC-STK	TX	25,545	16,116	31	5,213	5,213
Fidelity & Casualty Co Of New York	PC-STK	NH	492,975	264,604	2,196	206,090	75,529
Fidelity & Deposit Co Of Maryland	PC-STK	MD	293,593	287,585	6,909	330,438	-134,228
Fidelity & Guaranty Ins Co	PC-STK	IA	15,014	14,858	5,683	336,742	0
Fidelity & Guaranty Ins Underwriters, Inc	PC-STK	WI	48,135	48,082	4,527	250,630	0
Fidelity & Guaranty Life Ins Co	LH-STK	MD	4,456,689	202,509	75,022	1,070,201	1,055,751
Fidelity Investments Life Ins Co	LH-STK	UT	13,994,465	200,474	69,781	1,686,367	1,679,226
Fidelity Life Association	LH-MUT	IL	682,517	196,563	1,011	21,298	19,619
Fidelity Life Ins Co	LH-STK	PA	7,595	4,595	0	0	0
Fidelity National Title Ins Co	TITLE	CA	232,611	66,123	90	488,508	488,555
Fidelity National Title Ins Co Of NY	TITLE	NY	205,824	63,787	24,234	346,163	348,573
Fidelity Security Life Ins Co	LH-STK	MO	410,976	39,241	6,742	210,722	109,025
Financial American Life Ins Co	LH-STK	IL	10,777	7,745	28	1,152	35
Financial Benefit Life Ins Co	LH-STK	KS	421,699	18,508	871	23,090	23,082
Financial Guaranty Ins Co	PC-STK	NY	2,719,098	1,271,707	4,364	112,029	97,041
Financial Indemnity Co	PC-STK	CA	37,214	23,286	0	104,953	11,430
Financial Security Assur Inc	PC-STK	NY	2,039,803	819,596	2,290	334,710	146,474
Fire & Casualty Ins Co Of Connecticut	PC-STK	CT	187,466	38,962	8,942	182,343	61,555
Fire Ins Exchange	PC-RECIP	CA	1,189,676	387,165	46,894	1,307,012	759,771
Fireman's Fund Ins Co	PC-STK	CA	11,056,447	3,252,401	27,091	1,636,581	2,598,134
Fireman's Fund Ins Co Of Nebraska	PC-STK	NE	80,253	31,975	0	51,983	51,783
Fireman's Fund Ins Co Of Ohio	PC-S/L	OH	41,696	23,820	534	18,668	7,023
Fireman's Fund Ins Co Of Wisconsin	PC-STK	WI	24,821	15,772	2,401	39,794	3,511
Firemen's Ins Co Of Newark, NJ	PC-STK	NJ	1,199,498	444,738	1,922	140,954	248,166
First Allmerica Financial Life Ins Co	LH-STK	MA	7,577,494	585,124	51,951	2,242,056	2,201,573
First Amer Ins Co	PC-STK	MO	50,616	33,045	15	14,337	13,974
First Amer Title Ins Co	TITLE	CA	904,949	394,238	64,297	1,469,932	1,471,143
First American Title Ins Co of New York	TITLE	NY	95,120	57,271	0	116,247	116,320
First Catholic Slovak Ladies Assoc of The USA	FRAT	OH	266,679	60,904	66	11,373	11,358
First Catholic Slovak Union Of The USA	FRAT	OH	115,788	5,770	158	6,182	6,182
First Colony Life Ins Co	LH-STK	VA	11,287,219	443,938	20,513	1,449,070	1,428,734
First Community Ins Co	PC-STK	NY	19,893	9,164	130	35,527	10,226
First Financial Ins Co	PC-STK	IL	219,436	89,481	0	57,631	55,358
First Health Life & Health Ins Co	LH-STK	TX	41,964	15,132	192	8,423	1,323
First Investors Life Ins Co	LH-STK	NY	1,240,195	43,335	5,080	157,485	157,185
First Liberty Ins Corp	PC-STK	IA	35,650	16,512	114	81,819	6,902
First Mercury Ins Co	PC-STK	IL	58,097	21,342	0	1,108	14,693
First National Ins Co Of Amer	PC-STK	WA	203,088	72,817	1,401	239,726	89,555
First Penn-Pacific Life Ins Co	LH-STK	IN	1,359,313	70,269	9,071	265,199	180,239
First Pyramid Ins Co Of Amer	LH-STK	AR	22,470	98	0	5,140	4,990

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
First Specialty Ins Corp	PC-S/L	MO	76,765	33,074	2,914	59,509	28,173
First Variable Life Ins Co	LH-STK	AR	476,659	28,568	935	69,461	69,428
Florida Physicians Ins Co, Inc	PC-STK	FL	345,349	97,578	0	98,852	99,057
Florists' Mutual Ins Co	PC-MUT	IL	97,247	35,196	1,218	46,127	37,835
Folksamerica Reins Co	PC-STK	NY	1,139,326	338,472	0	2,193	214,552
Forest Products Ins Exchange	PC-RECIP	MN	7,942	1,764	-0	4,823	3,053
Forestview Mortgage Ins Co	PC-STK	CA	108,364	107,918	0	0	-1,042
Forethought Life Assurance Co	LH-STK	IN	7,691	3,863	-0	-32	-17
Forethought Life Ins Co	LH-STK	IN	2,453,660	232,945	9,657	488,279	488,279
Fort Dearborn Life Ins Co	LH-STK	IL	679,255	136,427	7,343	341,156	368,980
Fortis Benefits Ins Co	LH-STK	MN	9,172,217	492,858	110,914	2,241,611	3,004,745
Fortis Ins Co	LH-STK	WI	1,433,096	138,480	41,561	953,067	471,775
Founders Ins Co	PC-STK	IL	100,419	39,028	0	52,327	51,470
Franklin Life Ins Co	LH-STK	IL	6,289,340	390,567	12,922	330,895	329,801
Freedom Life Ins Co Of Amer	LH-STK	MS	34,978	8,602	933	32,292	31,520
Fremont Casualty Ins Co	PC-STK	IL	531,758	129,495	13,357	222,453	215,241
Fremont Compensation Ins Co	PC-STK	CA	238,858	62,284	8,889	451,220	89,684
Fremont Indemnity Co	PC-STK	CA	1,295,441	562,879	10,631	84,641	354,246
Fremont Industrial Indemnity Co	PC-STK	CA	564,038	141,617	1,822	313,112	208,515
Frontier Ins Co	PC-STK	NY	1,162,173	199,576	10,561	507,253	380,039
Frontier National Life Ins Co	LH-STK	OH	13,848	4,472	271	1,227	1,227
Frontier Pacific Ins Co	PC-S/L	CA	87,677	25,649	77	64,610	46,225
Fulcrum Ins Co	PC-S/L	NY	29,541	25,359	1,343	42,771	1,430
Garden State Life Ins Co	LH-STK	TX	98,268	46,828	623	28,446	25,815
Garrison Prop & Cas Assoc	PC-RECIP	TX	10,258	10,110	0	145	131
GE Life and Annuity Assurance Co	LH-STK	VA	19,115,180	396,840	182,076	4,756,362	4,678,409
GE Rein Corp	PC-STK	IL	2,950,547	754,728	0	135	1,081,061
GE Residential Mortgage Ins Corp Of NC	PC-STK	NC	138,385	98,208	37	1,401	9,736
GEICO General Ins Co	PC-STK	MD	114,021	59,549	0	1,978,757	0
GEICO Indemnity Co	PC-STK	MD	1,324,268	468,224	16,818	602,848	1,043,786
GenAm Benefits Ins Co	LH-STK	MO	12,917	9,885	0	13	0
General & Cologne Life Re of Amer	LH-STK	CT	1,311,930	34,868	0	0	713,638
General Accident Ins Co	PC-STK	PA	646,850	200,177	924	405,868	281,088
General Agents Ins Co Of Amer	PC-S/L	OK	200,900	67,155	351	48,238	96,500
General Amer Life Ins Co	LH-STK	MO	12,035,023	729,935	48,598	2,683,850	5,332,569
General Casualty Co Of Wisconsin	PC-STK	WI	991,954	415,946	2,647	253,419	394,838
General Elec Home Equity Ins Corp Of NC	PC-STK	NC	12,864	12,617	0	-0	-0
General Electric Capital Assur Co	LH-STK	DE	17,581,051	2,181,709	135,704	1,888,455	2,046,116
General Electric Mortgage Ins Corp	PC-STK	NC	2,947,600	694,022	12,291	614,124	547,846
General Electric Mortgage Ins Corp Of NC	PC-STK	NC	287,374	213,056	7	570	19,989
General Fidelity Life Ins Co	LH-STK	CA	280,735	144,443	0	16,052	31,375
General Ins Co Of Amer	PC-STK	WA	2,231,207	532,700	8,025	321,650	1,029,887
General Life Ins Co	LH-STK	TX	197,725	19,843	315	18,788	12,503
General Reins Corp	PC-STK	DE	13,928,162	4,642,334	410	15,249	2,574,930
General Security Ins Co	PC-STK	NY	54,866	41,681	1,633	83,917	8,164
General Security Property & Casualty Co	PC-STK	NY	23,335	17,707	104	26,791	2,425

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
General Star Indemnity Co	PC-S/L	CT	907,448	374,383	4,615	260,789	174,101
General Star National Ins Co	PC-STK	OH	277,633	126,801	294	38,936	29,084
Generali	PC-USB	NY	479,772	138,627	-17	107,891	101,035
Genesis Indemnity Ins Co	PC-S/L	ND	49,226	39,288	608	24,268	2,798
Genesis Ins Co	PC-STK	CT	179,745	76,420	3,678	121,280	29,670
Gerber Life Ins Co	LH-STK	NY	416,488	68,082	27,335	325,775	154,107
Gerling Amer Ins Co	PC-STK	NY	327,194	85,158	3,315	115,071	50,701
Gerling Global Life Ins Co	LH-USB	CA	39,750	22,314	0	0	4,617
Gerling Global Life Rein Co	LH-STK	CA	218,361	41,116	0	60	34,950
Gerling Global Rein Corp of Amer	PC-STK	NY	2,033,685	562,152	0	0	878,463
Gerling Global Reins Corp	PC-USB	NY	460,166	146,394	0	0	-3,682
Germantown Ins Co	PC-STK	PA	28,312	22,465	0	6,751	6,357
Germantown Mutual Ins Co	PC-MUT	WI	30,469	19,227	142	15,263	10,450
Glenbrook Life And Annuity Co	LH-STK	AZ	1,695,939	138,862	91,986	1,599,070	0
Glens Falls Ins Co	PC-STK	DE	71,583	23,436	113	81,067	16,185
Globe Indemnity Co	PC-STK	DE	1,612,073	503,952	1,350	112,284	412,795
Globe Life And Accident Ins Co	LH-STK	DE	1,306,658	198,168	10,261	302,439	394,360
Golden Amer Life Ins Co	LH-STK	DE	8,626,312	366,428	179,119	3,387,118	3,279,976
Golden Rule Ins Co	LH-STK	IL	1,613,580	188,191	28,577	621,841	617,542
Golden State Mutual Life Ins Co	LH-MUT	CA	102,474	7,229	944	14,108	14,082
Goodville Mutual Casualty Co	PC-MUT	PA	46,390	27,697	0	26,803	21,035
Gotham Ins Co	PC-S/L	NY	94,539	60,072	-0	3,054	5,812
Government Employees Ins Co	PC-STK	MD	6,973,158	3,178,107	43,557	1,778,589	3,760,377
Grain Dealers Mutual Ins Co	PC-MUT	IN	67,131	25,494	0	40,028	35,164
Granite State Ins Co	PC-STK	PA	23,045	22,973	103	110,098	0
Great Amer Ins Co	PC-STK	OH	3,754,457	1,168,593	11,002	405,747	986,445
Great Amer Life Ins Co	LH-STK	OH	5,951,422	401,304	17,688	378,512	353,867
Great Divide Ins Co	PC-STK	ND	37,970	19,359	0	46,359	11,474
Great Northern Ins Co	PC-STK	MN	644,156	144,710	20,415	649,682	161,300
Great Oaks Ins Co	PC-STK	OH	23,724	7,136	0	15,908	10,060
Great Pacific Ins Co	PC-STK	CA	29,706	16,122	430	19,324	16,050
Great Southern Life Ins Co	LH-STK	TX	1,328,833	148,482	5,629	287,790	324,078
Great West Casualty Co	PC-STK	NE	827,407	221,785	6,326	460,781	417,228
Great Western Ins Co	LH-STK	UT	105,496	10,020	0	34,424	34,424
Greater Beneficial Union Of Pittsburgh	FRAT	PA	192,322	11,265	5,931	27,981	27,814
Greater New York Mutual Ins Co	PC-MUT	NY	435,550	190,400	0	63,057	65,381
Great-West Life & Annuity Ins Co	LH-STK	CO	26,372,343	997,713	104,000	3,810,166	3,871,814
Greek Catholic Union Of The USA	FRAT	PA	384,346	25,401	893	32,424	32,416
Greenwich Ins Co	PC-STK	CA	105,968	24,289	2,610	135,086	7,147
Grocers Ins Co	PC-STK	OR	76,744	22,675	1,558	42,631	41,717
Guarantee Ins Co	PC-STK	DE	30,344	14,589	0	0	0
Guarantee Life Ins Co	LH-MUT	NE	1,655,978	150,407	18,592	482,482	493,426
Guarantee Reserve Life Ins Co	LH-STK	IN	259,353	47,593	4,431	101,349	100,957
Guarantee Title & Trust Co	TITLE	OH	8,041	2,478	1,997	15,534	15,519
Guarantee Trust Life Ins Co	LH-MUT	IL	194,579	45,261	22,310	194,847	136,801
Guaranty National Ins Co	PC-STK	CO	576,961	129,000	4,154	268,345	387,806

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Guardian Ins & Annuity Co	LH-STK	DE	11,856,587	235,749	63,081	1,620,894	1,543,965
Guardian Life Ins Co Of Amer	LH-MUT	NY	16,874,177	1,525,071	66,226	4,556,837	4,932,544
Guideone Life Ins Co	LH-STK	IA	342,790	45,940	392	40,090	39,088
Guideone Mutual Ins Co	PC-MUT	IA	522,691	172,012	2,928	235,395	335,532
Guideone Specialty Mutual Ins Co	PC-MUT	IA	128,796	38,026	6,085	181,857	83,277
Guilford Ins Co	PC-S/L	IL	47,207	47,169	0	0	0
Gulf Ins Co	PC-STK	MO	859,103	345,276	19,218	647,927	275,123
Gulf Ins Co U.K. Limited	PC-S/L	NY	56,391	22,765	n/a	21,532	15,703
Gulf Underwriters Ins Co	PC-S/L	MO	79,916	32,427	1,935	88,002	25,678
Hamilton Mut Ins Co Of Cincinnati, OH	PC-MUT	OH	82,760	21,524	5,827	33,912	36,397
Hannover Life Reassur Co of Amer	LH-STK	FL	1,288,653	79,307	0	0	222,707
Hanover Ins Co	PC-STK	NH	2,957,814	1,085,735	5,085	644,248	1,128,950
Harcos National Ins Co	PC-STK	IL	115,017	54,769	1,110	45,516	37,138
Harleysville Ins Co of New Jersey	PC-STK	NJ	464,022	136,127	0	92,270	191,145
Harleysville Life Ins Co	LH-STK	PA	193,707	17,528	751	39,369	32,848
Harleysville Mutual Ins Co	PC-MUT	PA	1,060,713	605,826	1,130	372,877	240,536
Harleysville-Atlantic Ins Co	PC-STK	GA	116,678	30,933	0	17,635	50,301
Hart Life Ins Co	LH-STK	CT	10,548	7,966	0	0	0
Hartford Accident And Indemnity Co	PC-STK	CT	9,153,300	4,608,809	7,912	159,895	1,987,831
Hartford Casualty Ins Co	PC-STK	IN	1,065,182	325,398	28,801	1,036,430	334,447
Hartford Fire Ins Co	PC-STK	CT	12,929,242	6,579,532	32,874	1,386,577	2,523,554
Hartford Ins Co Of Illinois	PC-S/L	IL	1,757,132	416,569	0	39,959	614,166
Hartford Ins Co Of The Midwest	PC-STK	IN	139,088	73,934	49,951	1,171,848	30,404
Hartford Ins Co Of The Southeast	PC-S/L	FL	92,695	28,024	0	112,327	30,404
Hartford Int'l Life Reassur Corp	LH-STK	CT	3,186,302	75,388	0	0	63,337
Hartford Life And Accident Ins Co	LH-STK	CT	6,312,764	2,212,038	21,928	1,382,712	2,418,394
Hartford Life and Annuity Ins Co	LH-STK	CT	46,827,616	520,375	239,061	6,840,975	3,613,218
Hartford Life Ins Co	LH-STK	CT	80,353,188	1,899,515	230,363	9,184,078	6,382,257
Hartford Steam Boiler Inspect & Ins Co	PC-STK	CT	880,302	428,748	15,145	343,072	329,637
Hartford Underwriters Ins Co	PC-STK	CT	891,836	362,820	10,172	955,369	243,234
Hawkeye-Security Ins Co	PC-STK	IA	329,772	102,765	1	131,187	166,309
HCC Life Ins Co	LH-STK	IN	142,684	67,989	3,215	81,749	68,441
Health And Life Ins Co Of Amer	LH-STK	IL	6,475	2,448	14	1,436	1,436
Healthcare Underwriters Mutual Ins Co	PC-MUT	NY	490,554	181,988	0	53,020	79,749
Heritage Indemnity Co	PC-STK	CA	164,338	33,839	492	14,279	11,729
Heritage Life Ins Co	LH-STK	AZ	145,438	60,171	3,305	20,593	32,018
Heritage Mutual Ins Co	PC-MUT	WI	555,020	191,000	1,031	266,083	274,318
Hermitage Ins Co	PC-S/L	NY	57,619	22,334	313	21,820	17,520
Highlands Ins Co	PC-STK	TX	859,951	166,740	330	107,141	181,566
Highmark Casualty Ins Co	PC-STK	PA	52,509	36,421	0	40,544	16,825
Highmark Life Ins Co	LH-STK	CT	223,295	68,868	6,946	170,504	154,850
HIH Amer Comp & Liab Ins Co	PC-STK	CA	250,905	49,209	3,838	119,608	57,450
Holy Family Society Of The USA	FRAT	IL	23,315	8,935	253	4,505	4,504
Homesteaders Life Co	LH-MUT	IA	539,051	25,277	269	161,685	161,639
Horace Mann Ins Co	PC-STK	IL	350,086	114,408	21,259	289,088	283,428
Horace Mann Life Ins Co	LH-STK	IL	3,382,361	183,902	9,139	328,835	325,546

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Houston Casualty Co	PC-S/L	TX	493,759	250,181	-148	60,064	90,674
Hudson Ins Co	PC-STK	DE	35,014	23,816	0	14,264	784
Humana Ins Co	LH-STK	MO	89,468	27,043	0	183,831	183,831
HumanaDental Ins Co	LH-STK	WI	8,952	6,148	1,091	17,797	93,210
Hungarian Reformed Federation Of Amer	FRAT	DC	23,754	8,827	56	462	449
Huron Ins Co	PC-STK	PA	439,475	126,503	0	121,882	181,085
Idealife Ins Co	LH-STK	CT	28,517	6,563	211	12,832	307
IDS Life Ins Co	LH-STK	MN	54,207,884	1,966,315	266,537	4,109,791	4,039,250
IL Annuity And Ins Co	LH-STK	MA	3,319,630	47,646	24,601	1,407,666	436,182
Illinois Emcasco Ins Co	PC-S/L	IL	124,415	26,722	428	29,508	58,218
Illinois Mutual Life Ins Co	LH-MUT	IL	637,542	102,821	3,991	83,706	79,013
Illinois National Ins Co	PC-STK	IL	40,384	40,079	1,991	977,094	0
Illinois Union Ins Co	PC-S/L	IL	88,968	68,139	10,204	97,031	0
Indemnity Ins Co Of North Amer	PC-STK	PA	105,792	30,809	3,862	355,157	27,207
Independence Indemnity Ins Co	PC-S/L	KS	86,378	18,211	35	581	24,862
Independence Life And Annuity Co	LH-STK	RI	223,865	30,032	0	0	-1,376
Independent Mutual Fire Ins Co	PC-MUT	IL	20,730	19,237	37	3,472	3,472
Independent Order Of Foresters	FRAT	NY	2,649,028	429,680	5,934	149,931	148,086
Independent Order Of Vikings	FRAT	IL	2,191	835	24	190	163
Indian Harbor Ins Co	PC-S/L	ND	102,019	21,909	175	36,376	6,173
Indiana Ins Co	PC-STK	IN	662,479	185,425	11,009	291,933	319,888
Indiana Lumbermen's Mutual Ins Co	PC-MUT	IN	107,719	38,269	1,962	54,026	49,595
Indianapolis Life Ins Co	LH-MUT	IN	1,810,872	102,609	7,391	226,985	216,334
Individual Assur Co Life, Hlth & Acc	LH-STK	MO	40,203	10,595	78	50,791	25,977
Infinity Ins Co	PC-STK	IN	449,499	108,864	0	229,221	287,362
Inner Harbor Reins, Inc	PC-STK	MD	41,339	37,472	0	0	1,049
Ins Co Of Illinois	PC-STK	IL	11,116	10,764	0	-2	0
Ins Co Of North Amer	PC-STK	PA	372,966	86,089	6,136	369,167	-20,203
Ins Co Of The State Of Pennsylvania	PC-STK	PA	1,917,052	836,663	7,572	481,277	318,304
Ins Co Of The West	PC-STK	CA	470,301	212,014	379	106,974	187,227
Ins Corp Of Hannover	PC-STK	IL	443,525	212,468	2,197	22,050	164,728
Ins Corp Of New York	PC-STK	NY	417,812	124,218	105	149,525	39,586
Integon National Ins Co	PC-STK	NC	132,260	65,365	13,357	309,821	0
Integon Speciality Ins Co	PC-S/L	NC	30,037	17,853	0	57,815	0
Integrity Life Ins Co	LH-STK	OH	3,545,357	83,823	23,894	543,268	575,957
International Fidelity Ins Co	PC-STK	NJ	58,591	38,979	534	29,359	24,648
International Ins Co	PC-STK	IL	1,207,457	317,538	0	220	276
International Ins Co of Hannover Limited	PC-S/L	NY	253,013	91,906	n/a	146,690	62,502
Inter-State Assurance Co	LH-STK	IA	1,424,274	75,618	12,598	183,031	174,741
Interstate Fire & Casualty Co	PC-STK	IL	539,937	213,052	319	67,403	90,756
Interstate Indemnity Co	PC-S/L	IL	115,189	31,453	853	85,073	19,019
Int'l Business & Mercantile Reassur Co	PC-STK	IL	342,146	108,086	-62	17,683	22,376
Intramerica Life Ins Co	LH-STK	NY	91,081	14,827	5	6,891	2,001
Investors Guaranty Life Ins Co	LH-STK	CA	12,445	9,001	243	12,166	0
Investors Heritage Life Ins Co	LH-STK	KY	242,149	11,572	23	68,031	51,072
Investors Life Ins Co of Indiana	LH-STK	IN	176,450	20,527	1,035	14,624	11,700

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Investors Life Ins Co Of North Amer	LH-STK	WA	1,079,694	72,619	1,077	47,501	45,073
Investors Partner Life Ins Co	LH-STK	DE	570,735	69,831	4	415	92
Investors Title Ins Co	TITLE	NC	45,983	24,150	6,761	43,548	43,224
Jackson Natl Life Ins Co of NY	LH-STK	NY	160,768	10,182	0	137,412	137,239
JC Penney Casualty Ins Co	PC-STK	OH	22,595	11,263	2,288	52,108	12,479
JC Penney Life Ins Co	LH-STK	VT	1,691,267	240,949	27,897	889,082	855,836
Jefferson Ins Co	PC-STK	NY	324,651	121,384	391	55,264	87,795
Jefferson Pilot Financial Ins Co	LH-STK	NE	4,822,972	304,837	16,808	680,288	615,328
Jefferson Pilot LifeAmerica Ins Co	LH-STK	NJ	479,524	81,882	19	26,769	20,968
Jefferson-Pilot Life Ins Co	LH-STK	NC	9,214,587	974,499	22,978	1,707,267	1,657,107
Jewelers Mutual Ins Co	PC-MUT	WI	107,352	68,921	1,537	48,885	47,505
John Alden Life Ins Co	LH-STK	MN	744,476	87,116	29,742	1,017,977	493,795
John Hancock Life Ins Co	LH-STK	MA	60,731,829	3,456,669	348,890	9,978,981	9,577,101
John Hancock Variable Life Ins Co	LH-STK	MA	10,612,955	394,494	83,212	1,550,750	955,840
Kanawha Ins Co	LH-STK	SC	474,923	72,166	228	90,373	81,021
Kansas Bankers Surety Co	PC-STK	KS	91,996	72,369	113	16,667	15,807
Kansas City Fire And Marine Ins Co	PC-STK	MO	36,463	17,698	0	15,885	5,395
Kansas City Life Ins Co	LH-STK	MO	2,636,258	196,754	3,431	286,323	279,594
Kemper Auto & Home Ins Co	PC-STK	IL	11,595	10,373	0	1,356	271
Kemper Indemnity Ins Co	PC-S/L	IL	98,132	16,735	478	22,595	30,298
Kemper Independence Ins Co	PC-STK	IL	10,773	10,474	0	167	33
Kemper Investors Life Ins Co	LH-STK	IL	13,874,697	392,466	203,218	2,518,042	2,368,321
Kentucky Medical Ins Co	PC-S/L	KY	82,061	26,081	694	50,789	5,449
Keyport Life Ins Co	LH-STK	RI	16,569,727	874,806	25,785	1,783,984	1,757,599
Knights Of Columbus	FRAT	CT	8,063,629	1,217,030	21,421	768,267	765,357
KOA Fire & Marine Ins Co, Ltd	PC-USB	NY	55,176	34,917	5	6,841	11,090
Ladies PA Slovak Catholic Union	FRAT	PA	15,042	5,968	0	229	229
Lafayette Life Ins Co	LH-MUT	IN	1,017,616	63,137	12,036	179,677	167,222
Lancer Ins Co	PC-STK	IL	100,264	35,145	1,372	152,151	40,927
Landmark American Ins Co	PC-S/L	OK	33,448	28,763	280	27,245	0
Lawrenceville Prop & Casualty Company	PC-STK	VA	113,915	47,870	2,070	41,566	27,672
Lawyers Title Ins Corp	TITLE	VA	462,940	180,292	34,613	751,547	753,784
Leader Ins Co	PC-STK	OH	192,044	48,716	0	77,949	121,378
Legion Indemnity Co	PC-S/L	IL	65,346	30,650	2,567	109,802	29,000
Legion Ins Co	PC-STK	PA	579,462	293,248	18,450	911,887	146,504
Lexington Ins Co	PC-S/L	DE	2,935,658	1,549,449	74,965	1,012,127	560,402
Liberty Ins Corp	PC-STK	VT	1,419,635	250,951	8,980	619,856	414,149
Liberty Ins Underwriters Inc	PC-STK	NY	21,526	16,160	868	81,178	0
Liberty Life Assur Co Of Boston	LH-STK	MA	5,308,419	139,402	5,353	1,057,632	867,326
Liberty Life Ins Co	LH-STK	SC	1,366,619	130,232	3,253	301,988	247,662
Liberty Mutual Fire Ins Co	PC-MUT	MA	2,808,527	856,796	112,758	3,508,290	690,248
Liberty Mutual Ins Co	PC-MUT	MA	19,879,384	5,549,446	20,470	1,391,419	4,330,614
Liberty National Life Ins Co	LH-STK	AL	3,412,343	271,976	552	522,661	538,795
Liberty Surplus Ins Corp, The	PC-S/L	NH	67,117	24,655	0	2,168	-4,961
Life Ins Co Of North Amer	LH-STK	PA	5,084,693	518,323	45,406	2,278,989	2,334,358
Life Ins Co Of The Southwest	LH-STK	TX	2,355,719	120,256	8,879	306,657	301,327

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Life Investors Ins Co Of Amer	LH-STK	IA	7,374,990	594,725	38,129	927,781	855,974
Life Reassurance Corp Of Amer	LH-STK	CT	3,690,212	415,516	0	1,282	782,949
Lifeusa Ins Co	LH-STK	MN	2,578,931	132,904	40,292	799,541	369,803
Lincoln Benefit Life Co	LH-STK	NE	1,619,196	151,132	64,742	1,675,618	-2,302
Lincoln General Ins Co	PC-STK	PA	68,304	16,852	0	33,221	27,482
Lincoln Heritage Life Ins Co	LH-STK	IL	373,633	43,697	6,869	108,315	103,863
Lincoln Mutual Life Ins Co	LH-MUT	NE	136,893	19,571	302	12,158	11,726
Lincoln National Health & Casualty Co	PC-STK	IN	490,115	67,776	2,292	86,392	238,608
Lincoln National Life Ins Co	LH-STK	IN	79,064,704	2,501,464	359,032	6,804,474	7,659,346
Lincoln National Reassurance Co	LH-STK	IN	936,244	57,376	15	9,519	15,433
Lithuanian Alliance Of Amer	FRAT	PA	3,347	1,573	0	23	23
Lithuanian Catholic Alliance	FRAT	PA	1,688	654	1	14	14
Lloyd's Underwriters At London, Sp Synd	PC-S/L	NY	8,893,383	1,389,814	0	0	8,864
LM Ins Corp	PC-STK	IA	54,502	15,515	3,991	133,789	15,458
London Assurance Of Amer Inc	PC-STK	NY	444,907	432,297	0	0	172
London Life Reins Co	LH-STK	PA	456,805	44,378	135	8,391	55,539
London Pacific Life & Annuity Co	LH-STK	NC	1,716,347	164,201	29,258	321,801	321,633
Loyal Amer Life Ins Co	LH-STK	OH	310,317	68,743	173	42,700	40,017
Loyal Christian Benefit Assoc	FRAT	PA	82,384	9,613	105	11,236	11,171
Lumber Mutual Ins Co	PC-MUT	MA	224,999	65,160	4,201	69,210	93,543
Lumbermens Mutual Casualty Co	PC-MUT	IL	7,819,920	2,404,393	26,592	1,180,012	1,851,194
Lumbermen'S Underwriting Alliance	PC-RECIP	MO	394,601	105,266	2,189	129,845	92,587
Lutheran Brotherhood	FRAT	MN	16,561,981	1,277,094	50,087	1,344,768	1,338,526
Lutheran Brotherhood Variable Ins	LH-STK	MN	5,469,357	67,783	6,849	330,140	329,853
Lyndon Life Ins Co	LH-STK	MO	127,371	53,238	5,592	41,079	27,363
Lyndon Property Ins Co	PC-STK	MO	220,373	96,019	1,711	106,815	94,200
Madison National Life Ins Co	LH-STK	WI	396,674	51,089	8,827	53,600	39,122
Manhattan Life Ins Co	LH-STK	NY	402,356	22,985	358	39,031	32,904
Manhattan National Life Ins Co	LH-STK	IL	394,638	91,561	2,425	73,137	54,801
Manufacturers Life Ins Co of North Amer	LH-STK	DE	15,030,006	168,494	180,438	3,262,061	2,336,829
Marine Indemnity Ins Co Of Amer	PC-STK	NY	21,094	19,895	0	850	177
Markel Amer Ins Co	PC-STK	VA	66,035	19,193	2,569	68,199	26,244
Markel Ins Co	PC-STK	IL	188,697	60,230	901	87,744	69,536
Maryland Casualty Co	PC-STK	MD	510,943	499,426	9,605	295,202	-637,652
Massachusetts Bay Ins Co	PC-STK	NH	19,097	18,848	888	386,261	0
Massachusetts Mutual Life Ins Co	LH-MUT	MA	65,125,702	3,411,263	168,630	7,587,011	7,460,533
Maxicare Life And Health Ins Co	LH-STK	MO	11,140	2,540	0	12,277	16,004
MBIA Ins Corp	PC-STK	NY	7,044,840	2,413,367	6,458	511,087	448,345
MBIA Ins Corp. Of Illinois	PC-STK	IL	177,963	176,155	0	947	-4,486
Medamerica Ins Co	LH-STK	PA	94,883	5,043	190	9,209	21,506
Medco Containment Life Ins Co	LH-STK	PA	36,108	18,734	0	7,068	7,042
Medical Assurance Co, Inc (The)	PC-STK	AL	723,218	211,575	0	143,196	166,326
Medical Life Ins Co	LH-STK	OH	181,845	94,977	2,675	175,099	181,367
Medical Protective Co	PC-STK	IN	1,307,858	358,332	4,237	238,184	225,939
Medico Life Ins Co	LH-STK	NE	131,966	10,612	9,284	43,256	38,800
Medmarc Casualty Ins Co	PC-STK	VT	49,430	21,334	0	34,197	15,465

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Medmarc Mutual Ins Co	PC-MUT	VT	183,073	75,038	0	0	17,643
Mega Life And Health Ins Co	LH-STK	OK	755,264	204,123	11,951	473,751	473,516
Members Life Ins Co	LH-STK	WI	563,092	52,320	7,164	10,827	31,417
Mennonite Indemnity, Inc	PC-STK	PA	17,835	9,648	1	100	13,498
Mennonite Mutual Aid Assoc	FRAT	IN	231,655	58,650	567	48,395	45,751
Merastar Ins Co	PC-STK	TN	43,533	15,011	2	30,650	28,703
Merchants Bonding Co	PC-MUT	IA	39,586	25,989	1,767	26,795	16,138
Merchants Mutual Ins Co	PC-MUT	NY	155,149	48,538	4	54,670	52,149
Meridian Citizens Mutual Ins Co	PC-MUT	MN	25,230	9,114	0	36,560	11,171
Meridian Mutual Ins Co	PC-MUT	IN	175,880	93,048	17,144	217,222	61,441
Meridian Security Ins Co	PC-STK	IN	305,586	115,850	11,722	43,616	170,360
Merit Life Ins Co	LH-STK	IN	864,847	404,175	1,052	129,673	148,465
Meritplan Ins Co	PC-STK	CA	13,748	13,063	-1	12,285	0
Merrill Lynch Life Ins Co	LH-STK	AR	16,647,810	265,179	73,453	1,277,117	1,341,889
Merrimack Mutual Fire Ins Co	PC-MUT	MA	456,759	292,681	0	145,158	108,312
Metlife Security Ins Co Of Louisiana	LH-STK	LA	692,059	104,143	0	0	28
Metropolitan Direct Prop & Cas Ins Co	PC-STK	RI	62,639	28,522	9	93,596	32,622
Metropolitan General Ins Co	PC-STK	RI	61,210	28,344	253	119,718	32,420
Metropolitan Grp Prop & Cas Ins Co	PC-STK	RI	681,309	212,583	34,938	298,528	243,147
Metropolitan Ins And Annuity Co	LH-STK	DE	4,385,661	369,235	5,007	367,051	194,728
Metropolitan Life Ins Co	LH-STK	NY	183,916,856	7,630,059	1,506,270	25,597,510	24,728,838
Metropolitan Property & Casualty Ins Co	PC-STK	RI	3,072,660	1,446,099	4,166	801,834	1,654,008
Metropolitan Tower Life Ins Co	LH-STK	DE	270,646	45,899	447	13,886	9,747
MGA Ins Co	PC-STK	TX	61,266	20,862	6	57,720	27,735
MGIC Assurance Corp	PC-STK	WI	23,349	18,754	0	0	0
MIC Life Ins Corp	LH-STK	DE	45,337	11,813	-2,040	-13,041	-14,615
Mid Century Ins Co	PC-STK	CA	3,129,457	895,602	7,262	1,403,171	1,683,066
Middlesex Ins Co	PC-STK	WI	379,721	105,667	521	60,904	102,085
Midland Life Ins Co	LH-STK	OH	1,226,377	117,878	11,131	259,340	199,220
Midland National Life Ins Co	LH-STK	IA	3,519,880	383,098	15,340	465,341	450,488
Mid-South Ins Co	LH-STK	NC	84,645	6,235	8	128,726	-11,792
Midwest Employers Casualty Co	PC-STK	OH	452,530	121,770	5,470	31,553	41,287
Mid-West National Life Ins Co Of TN	LH-STK	TN	195,148	54,615	4,019	144,058	144,692
Midwest Security Life Ins Co	LH-STK	WI	71,618	19,579	17,102	102,770	96,377
Midwestern Indemnity Co	PC-STK	OH	24,540	21,445	0	97,849	0
Midwestern United Life Ins Co	LH-STK	IN	272,656	53,628	641	20,575	17,151
MII Life, Incorporated	LH-STK	MN	41,554	21,624	0	19,820	17,220
MIIx Ins Co	PC-STK	NJ	1,232,274	262,301	0	202,860	175,619
Millers Ins Company, The	PC-STK	TX	122,090	34,647	7,649	62,376	74,855
Millers Mutual Ins Assoc	PC-MUT	IL	91,970	29,436	18	35,348	31,224
Ministers Life Ins Co	LH-STK	MN	24,888	8,441	31	2,185	2,002
Minnesota Fire And Casualty Co	PC-STK	MN	75,638	22,687	802	60,638	30,181
Minnesota Life Ins Co	LH-STK	MN	17,382,505	1,084,474	61,370	2,636,326	2,642,037
Mitsui Marine And Fire Ins Co Of Amer	PC-STK	NY	117,772	61,457	21	7,611	64,696
MMA Ins Co	LH-STK	IN	11,276	6,183	110	11,066	10,012
MML Bay State Life Ins Co	LH-STK	CT	2,677,889	154,000	8,373	486,309	470,019

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Modern Service Ins Co	PC-STK	MN	32,332	19,987	12,789	37,411	6,898
Modern Woodmen Of Amer	FRAT	IL	4,544,928	749,798	8,075	392,768	384,692
Monroe Guaranty Ins Co	PC-STK	IN	190,506	47,003	469	130,987	91,547
Montgomery Ward Ins Co	PC-STK	IL	25,885	16,801	0	17,270	17,557
Monticello Ins Co	PC-S/L	DE	130,636	29,364	1,421	62,486	21,949
Monumental Life Ins Co	LH-STK	MD	19,754,668	1,007,580	103,763	6,911,819	6,851,589
Mony Life Ins Co	LH-STK	NY	12,365,540	1,064,565	9,175	1,044,040	934,748
Mony Life Ins Co Of Amer	LH-STK	AZ	5,771,789	137,679	66,183	1,371,284	1,354,358
Mortgage Guaranty Ins Corp	PC-STK	WI	3,468,487	584,083	41,586	802,748	708,306
Motorists Life Ins Co	LH-STK	OH	184,261	48,542	184	21,767	20,523
Motorists Mutual Ins Co	PC-MUT	OH	660,376	326,560	0	231,617	219,612
Mount Vernon Fire Ins Co	PC-S/L	PA	262,791	149,898	4,402	46,417	30,036
Mountain States Ins Co	PC-STK	MN	2,921	2,675	0	24,613	1,756
Mountbatten Surety Co, Inc	PC-STK	PA	8,582	10,563	270	18,746	17,108
Mt. Hawley Ins Co	PC-S/L	KS	263,210	125,821	1,879	72,893	52,668
MTL Ins Co	LH-STK	IL	918,733	77,880	11,416	110,440	105,961
Munich Amer Reassurance Co	LH-STK	GA	1,022,315	106,669	0	0	162,977
Mutual Of Amer Life Ins Co	LH-MUT	NY	9,617,395	680,769	17,886	834,291	820,389
Mutual Of Omaha Ins Co	LH-MUT	NE	3,210,585	1,507,421	18,874	1,199,713	1,671,847
Mutual Protective Ins Co	PC-MUT	NE	154,708	25,165	7,025	134,779	120,746
Mutual Service Casualty Ins Co	PC-MUT	MN	293,971	92,724	8,644	244,658	85,987
Mutual Service Life Ins Co	LH-MUT	MN	394,501	33,539	320	30,521	30,407
NAC Reins Corp	PC-STK	NY	1,880,360	440,103	0	1,156	111,522
NACOLAH Life Ins Co	LH-STK	TX	318,865	41,300	644	19,056	16,136
National Amer Ins Co	PC-STK	OK	149,544	44,638	685	169,449	104,272
National Benefit Life Ins Co	LH-STK	NY	485,879	171,033	1,555	127,305	93,123
National Ben-Franklin Ins Co Of IL	PC-STK	IL	357,576	127,369	0	75,382	75,529
National Casualty Co	PC-STK	WI	90,213	74,463	5,143	272,743	0
National Catholic Society Of Foresters	FRAT	IL	114,143	13,529	68	5,727	5,594
National Chiropractic Mutual Ins Co	PC-STK	IA	330,834	146,806	909	43,956	46,230
National Continental Ins Co	PC-STK	NY	96,243	51,944	0	43,756	2,752
National Farmers Union Life Ins Co	LH-STK	TX	390,544	42,117	150	15,538	12,710
National Farmers Union Prop & Cas Co	PC-STK	CO	170,950	61,328	78	169,048	108,478
National Farmers Union Standard Ins Co	PC-STK	CO	41,191	19,558	186	18,580	16,276
National Fidelity Life Ins Co	LH-STK	MO	485,207	76,981	348	15,877	14,154
National Fire & Indemnity Exchange	PC-RECIP	MO	11,040	5,192	68	4,925	4,308
National Fire And Marine Ins Co	PC-S/L	NE	2,760,357	2,648,759	569	12,516	12,498
National Fire Ins Co Of Hartford	PC-STK	CT	2,829,265	796,223	9,618	275,032	542,373
National Fraternal Society Of The Deaf	FRAT	IL	7,557	319	4	212	180
National General Ins Co	PC-STK	MO	71,125	21,472	4,558	297,271	29,295
National Grange Mutual Ins Co	PC-MUT	NH	525,874	265,708	0	352,838	161,723
National Guardian Life Ins Co	LH-MUT	WI	781,271	101,499	574	51,437	60,173
National Health Ins Co	LH-STK	TX	700,456	31,160	1,593	175,710	173,285
National Indemnity Co	PC-STK	NE	35,628,938	27,563,909	1,866	26,411	881,917
National Ins Co Of Wisconsin, Inc	PC-STK	WI	20,349	7,528	123	2,901	7,390
National Interstate Ins Co	PC-STK	OH	72,134	20,530	807	40,034	36,502

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
National Liability & Fire Ins Co	PC-STK	CT	297,598	263,028	0	16,016	12,359
National Life Ins Co	LH-STK	VT	6,196,004	405,586	17,139	619,995	550,151
National Masonic Provident Assoc	LH-MUT	OH	2,458	1,251	6	69	67
National Mutual Benefit	FRAT	WI	138,520	19,336	17	14,210	13,542
National Reins Corp	PC-STK	DE	1,297,639	479,570	0	189	-13,174
National Slovak Society Of The USA	FRAT	PA	77,360	4,715	6	4,890	4,873
National States Ins Co	LH-STK	MO	89,520	12,145	707	89,588	69,389
National Surety Corp	PC-STK	IL	476,144	111,548	6,485	465,843	126,625
National Travelers Life Co	LH-STK	IA	477,414	48,672	1,451	109,854	110,683
National Western Life Ins Co	LH-STK	CO	3,347,073	360,025	32,713	478,623	470,602
Nationwide Agribusiness Ins Co	PC-STK	IA	45,249	38,686	548	68,913	-12,624
Nationwide General Ins Co	PC-STK	OH	19,944	17,391	0	99,533	-7,574
Nationwide Ins Co of Amer	PC-STK	WI	60,924	45,299	33,209	39,580	-82,777
Nationwide Life And Annuity Ins Co	LH-STK	OH	3,561,394	60,635	69,473	967,994	618,518
Nationwide Life Ins Co	LH-STK	OH	86,555,680	1,345,880	442,309	14,080,472	14,313,874
Nationwide Mutual Fire Ins Co	PC-MUT	OH	2,544,273	1,230,030	60,532	2,308,851	1,080,240
Nationwide Mutual Ins Co	PC-MUT	OH	17,800,983	7,412,298	2,929	3,881,737	7,912,411
Nationwide Property & Casualty Ins Co	PC-STK	OH	22,951	20,316	724	314,804	-7,574
Natl Union Fire Ins Co Of Pittsburgh	PC-STK	PA	15,243,853	5,876,686	60,064	3,364,163	2,419,111
Nautilus Ins Co	PC-S/L	AZ	177,740	73,668	2,706	56,184	49,175
Navigators Ins Co	PC-STK	NY	263,747	110,273	-11	80,226	42,961
NC Mutual Life Ins Co	LH-MUT	NC	210,856	25,976	847	22,381	60,396
NCM Americas, Inc	PC-STK	MD	24,994	13,011	800	4,943	10,415
Neighborhood Spirit Prop & Casualty Co	PC-STK	CA	130,739	47,046	673	15,747	133,010
Netherlands Ins Co	PC-STK	NH	111,815	27,319	4,397	98,341	37,654
New England Ins Co	PC-STK	CT	214,862	197,080	0	0	7
New England Life Ins Co	LH-STK	MA	5,492,822	397,365	51,219	1,668,290	1,640,278
New England Reins Corp	PC-STK	CT	92,693	74,339	0	0	7
New Hampshire Indemnity Co, Inc.	PC-STK	PA	290,006	65,152	0	93,950	163,629
New Hampshire Ins Co	PC-STK	PA	1,615,399	534,950	7,007	856,728	318,304
New York Casualty Ins Co	PC-STK	NY	51,005	14,806	0	64,954	20,121
New York Life And Health Ins Co	LH-STK	DE	77,653	37,862	0	26,053	139,680
New York Life Ins And Annuity Corp	LH-STK	DE	28,357,568	1,104,419	70,030	4,097,986	4,013,915
New York Life Ins Co	LH-MUT	NY	68,811,664	6,397,872	110,976	10,021,467	9,552,984
New York Marine And General Ins Co	PC-STK	NY	381,076	185,881	768	55,738	32,929
NGL Amer Life Ins Co	LH-STK	WI	31,516	5,251	6,854	10,856	10,888
Niagara Fire Ins Co	PC-STK	DE	116,421	67,963	0	-141	16,185
NIC Ins Co	PC-S/L	NY	24,282	23,985	0	2,614	-1,968
Nichido Fire & Marine Co, Ltd	PC-USB	NY	83,119	45,367	175	5,310	11,627
Nippon Fire & Marine Ins Co, Ltd	PC-USB	NY	172,494	68,074	110	9,900	25,316
Nippon Life Ins Co Of Amer	LH-STK	IA	269,572	94,214	5,986	120,205	83,471
Nissan Fire & Marine Ins Co, Ltd	PC-USB	NY	25,679	20,687	0	5,485	6,085
NLC Mutual Ins Co	PC-MUT	VT	92,074	30,746	0	1,538	10,181
NN Ins Co	PC-STK	WI	7,928	7,820	1,048	22,197	0
Nobel Ins Co	PC-STK	TX	40,250	17,927	-37	49,132	8,131
Norguard Ins Co	PC-STK	PA	68,680	18,153	0	39,909	30,662

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
North Amer Capacity Ins Co	PC-S/L	NH	31,925	30,461	148	9,303	0
North Amer Co For Life & Health Ins	LH-STK	IL	1,645,507	223,647	6,512	275,912	221,496
North Amer Elite Ins Co	PC-STK	NH	34,142	30,638	0	18,988	0
North Amer Ins Co	LH-STK	WI	38,728	10,302	17,617	44,800	21,088
North Amer Lumber Ins Co	PC-STK	MA	28,624	9,769	0	7,233	9,333
North Amer Specialty Ins Co	PC-STK	NH	220,162	152,871	2,817	147,723	10,577
North Central Life Ins Co	LH-STK	MN	171,401	24,020	2,465	61,279	48,896
North River Ins Co	PC-STK	NJ	778,230	153,622	7,952	219,161	181,394
North Star Reins Corp	PC-STK	DE	24,717	11,842	0	0	0
Northbrook Indemnity Co	PC-STK	IL	25,480	25,479	0	163	0
Northbrook Life Ins Co	LH-STK	AZ	8,319,185	81,246	26,211	918,548	11
Northbrook Prop And Casualty Ins Co	PC-STK	IL	340,438	233,010	2,607	30,330	34,465
Northern Assurance Co Of Amer	PC-STK	MA	528,348	187,138	3,506	229,533	92,444
Northern Ins Co Of New York	PC-STK	NY	73,693	73,690	17,192	392,837	0
Northern Life Ins Co	LH-STK	WA	7,095,077	363,082	47,183	850,648	849,707
Northfield Ins Co	PC-S/L	MO	223,385	89,735	4,530	80,736	103,957
Northland Casualty Co	PC-STK	MN	60,176	24,186	492	27,747	29,071
Northland Ins Co	PC-STK	MN	598,875	260,631	11,598	247,539	261,292
Northwestern Long Term Care Ins Co	LH-STK	WI	77,784	63,209	194	4,524	472
Northwestern Mutual Life Ins Co	LH-MUT	WI	85,972,697	5,069,022	245,093	8,721,428	8,290,171
Northwestern National Casualty Co	PC-STK	WI	254,827	76,272	4,744	117,695	110,699
Nutmeg Ins Co	PC-S/L	CT	6,988,721	6,897,841	94	11,944	42,566
NYLIFE Ins Co Of Arizona	LH-STK	AZ	32,721	16,245	529	19,605	3,123
Occidental Fire And Casualty Co Of NC	PC-STK	NC	59,769	36,283	0	16,998	15,610
Occidental Life Ins Co Of NC	LH-STK	TX	307,678	11,569	440	39,122	34,628
Odyssey Amer Rein Corp	PC-STK	CT	2,245,806	855,835	0	53	295,570
Odyssey Reins Corp	PC-STK	DE	1,328,351	372,670	0	0	254,685
OHIC Ins Co	PC-STK	OH	208,879	55,974	511	89,408	48,379
Ohio Casualty Ins Co	PC-STK	OH	2,166,489	899,759	7,672	333,240	683,802
Ohio Farmers' Ins Co	PC-MUT	OH	1,076,981	673,010	4,189	113,113	264,442
Ohio Indemnity Co	PC-STK	OH	36,699	25,443	47	26,754	26,575
Ohio Life Ins Co	LH-STK	OH	8,939	6,320	283	1,942	0
Ohio National Life Assurance Corp	LH-STK	OH	1,226,915	109,969	13,747	213,761	168,795
Ohio National Life Ins Co	LH-STK	OH	6,017,953	420,869	35,622	961,252	973,507
Ohio Security Ins Co	PC-STK	OH	61,725	34,483	2	9,780	14,627
Ohio State Life Ins Co	LH-STK	TX	139,498	122,814	1,716	81,245	0
Old Amer Ins Co	LH-STK	MO	236,267	26,978	861	87,514	75,862
Old Line Life Ins Co Of Amer	LH-STK	WI	1,432,633	115,134	3,544	298,089	231,705
Old Reliance Ins Co	LH-STK	AZ	9,442	1,578	3	1,784	1,581
Old Republic Ins Co	PC-STK	PA	1,256,029	504,104	5,178	263,443	74,358
Old Republic Life Ins Co	LH-STK	IL	109,138	20,789	12,060	55,729	30,503
Old Republic National Title Ins Co	TITLE	MN	275,799	88,318	10,609	491,858	476,922
Old United Casualty Co	PC-STK	KS	99,290	19,316	165	40,137	45,249
Old United Life Ins Co	LH-STK	AZ	48,211	22,775	1,950	13,125	6,370
Omaha Indemnity Co	PC-STK	WI	31,874	15,923	0	0	192
Omaha Property And Casualty Ins Co	PC-STK	NE	85,586	45,479	93	131,617	33,779

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Optimum Re Ins Co	LH-STK	TX	34,196	18,980	0	0	12,911
Order Of United Comm Travelers Of Amer	FRAT	OH	24,642	5,338	3,720	72,014	6,062
Orthodox Society Of Amer	FRAT	PA	12,726	679	5	722	704
Owners Ins Co	PC-STK	OH	625,342	268,848	0	356,660	263,162
Oxford Life Ins Co	LH-STK	AZ	651,484	58,239	309	59,823	128,887
Ozark Natl Life Ins Co	LH-STK	MO	328,965	23,874	30	91,040	88,105
Pacific Employers Ins Co	PC-STK	PA	878,909	224,739	3,773	282,773	242,142
Pacific Indemnity Co	PC-STK	WI	2,478,748	531,326	11,257	395,579	806,272
Pacific Ins Co	PC-S/L	CA	298,303	103,643	2	3,905	67,436
Pacific Ins Co, Ltd	PC-S/L	CT	531,292	296,628	2,201	169,042	103,375
Pacific Life & Annuity Co	LH-STK	AZ	403,312	198,048	657	361,675	366,471
Pacific Life Ins Co	LH-STK	CA	48,234,192	1,189,100	272,765	8,940,966	8,661,221
Pacific Specialty Ins Co	PC-STK	CA	98,570	41,977	34	58,029	58,134
Pacificare Life And Health Ins Co	LH-STK	IN	187,782	138,194	0	100,976	99,443
Painewebber Life Ins Co	LH-STK	CA	99,273	15,378	0	359	204,816
Pan-Amer Assurance Co	LH-STK	LA	14,770	6,926	245	68,225	19
Pan-Amer Life Ins Co	LH-MUT	LA	2,141,770	213,069	723	102,247	145,920
Paragon Life Ins Co	LH-STK	MO	372,489	11,495	790	91,120	72,263
Park Avenue Life Ins Co	LH-STK	DE	445,058	122,078	12	2,571	229,434
Partnerre Ins Co of New York	PC-STK	NY	143,124	75,329	0	0	27,684
Partnerre Life Ins Co of the U.S.	LH-STK	TX	922,170	67,283	0	-0	125,373
Partners Mutual Ins Co	PC-MUT	WI	29,760	10,048	4,293	22,728	20,557
Patriot General Ins Co	PC-STK	WI	11,557	11,164	0	36,533	0
Paul Revere Life Ins Co	LH-STK	MA	5,295,783	660,345	37,436	931,751	1,069,182
Paul Revere Protective Life Ins Co	LH-STK	DE	295,890	116,444	60	14,899	14,257
Paul Revere Variable Annuity Ins Co	LH-STK	MA	278,908	105,548	164	47,290	12,488
Peerless Ins Co	PC-STK	NH	760,931	203,213	1,680	323,502	357,657
Pekin Life Ins Co	LH-STK	IL	526,132	71,773	57	178,182	173,167
Peninsular Life Ins Co	LH-STK	NC	72,191	3,028	1	886	2,123
Penn Ins And Annuity Co	LH-STK	DE	1,417,417	106,418	3,390	90,100	83,611
Penn Millers Ins Co	PC-STK	PA	105,680	49,905	0	44,120	36,097
Penn Mutual Life Ins Co	LH-MUT	PA	7,580,381	558,700	28,070	630,828	607,302
Penn treaty Network Amer Ins Co	LH-STK	PA	400,248	50,289	5,411	278,143	183,707
Penn-Amer Ins Co	PC-STK	PA	152,159	69,515	1,417	93,077	56,670
Pennland Ins Co	PC-STK	PA	139,303	53,094	0	38,771	50,783
Pennsylvania Cas Co	PC-STK	PA	34,482	7,268	0	1,573	9,945
Pennsylvania Life Ins Co	LH-STK	PA	436,084	29,131	4,526	111,896	75,113
Pennsylvania Lumbermens Mut Ins Co	PC-MUT	PA	130,633	60,063	286	52,134	41,071
Pennsylvania Manu Assoc Ins Co	PC-STK	PA	619,754	162,030	80	148,980	144,648
Pennsylvania Natl Mutual Cas Ins Co	PC-MUT	PA	565,668	193,369	63	356,385	215,758
Peoples Benefit Life Ins Co	LH-STK	IA	13,221,365	493,643	36,384	1,541,389	1,643,913
Petroleum Casualty Co	PC-STK	TX	13,673	6,828	62	4,870	3,898
PFL Life Ins Co	LH-STK	IA	11,638,860	351,995	59,070	1,893,536	1,751,831
Pharmacists Life Ins Co	LH-STK	IA	19,595	3,646	49	1,851	1,096
Pharmacists Mutual Ins Co	PC-MUT	IA	76,617	26,669	882	39,320	34,186
PHICO Ins Co	PC-STK	PA	774,411	183,419	522	268,865	191,284

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Philadelphia Indemnity Ins Co	PC-STK	PA	311,114	123,124	3,915	254,102	135,236
Philadelphia Ins Co	PC-S/L	PA	54,743	28,006	1	3,361	24,631
Philadelphia-United Life Ins Co	LH-STK	PA	41,074	17,229	126	3,823	3,760
PHL Variable Ins Co	LH-STK	CT	1,362,009	63,682	25,220	350,660	344,860
Phoenix Amer Life Ins Co	LH-STK	CT	624,025	143,920	5,194	289,815	389,474
Phoenix Assurance Co Of New York	PC-STK	NH	125,170	86,368	0	-6	-410
Phoenix Home Life Mutual Ins Co	LH-MUT	NY	17,691,090	1,054,096	60,041	1,707,446	1,435,139
Phoenix Ins Co	PC-STK	CT	2,714,736	788,441	12,029	795,358	587,237
Phoenix Life And Annuity Co	LH-STK	CT	17,119	12,869	19	1,308	1,922
Phoenix National Ins Co	LH-STK	OH	11,877	8,284	73	1,614	0
Physicians Life Ins Co	LH-STK	NE	983,127	55,768	3,939	158,258	158,061
Physicians Mutual Ins Co	LH-MUT	NE	993,486	502,602	6,169	498,874	500,902
Pierce National Life Ins Co	LH-STK	CA	852,138	69,790	92	101,513	63,735
Pioneer Life Ins Co	LH-STK	IL	683,293	214,160	17,215	401,229	512,831
Pioneer Mutual Life Ins Co	LH-MUT	ND	444,629	32,266	22	43,755	33,962
Planet Indemnity Co	PC-STK	IL	13,701	11,541	1	2,561	2,939
PMA Reins Corp	PC-STK	PA	1,073,366	287,635	0	0	260,095
PMI Mortgage Ins Co	PC-STK	AZ	1,747,433	134,133	9,315	485,950	428,385
Polish Falcons Of Amer	FRAT	PA	31,279	2,157	158	1,874	1,874
Polish National Alliance Of The USA	FRAT	IL	323,556	30,975	705	15,818	15,699
Polish National Union Of Amer	FRAT	PA	24,779	4,883	18	591	582
Polish Natl Alliance Of Brooklyn, USA	FRAT	NY	7,345	2,458	0	112	101
Polish Roman Catholic Union Of Amer	FRAT	IL	94,512	18,600	383	3,427	3,390
Polish Union Of Amer	FRAT	NY	18,412	736	20	1,276	1,276
Polish Union Of The US Of North Amer	FRAT	PA	9,700	3,934	1	260	259
Polish Women's Alliance Of Amer	FRAT	IL	45,898	5,989	99	1,271	1,271
Potomac Ins Co Of Illinois	PC-STK	IL	71,150	37,277	298	202,711	15,042
Preferred Professional Ins Co	PC-STK	NE	75,660	34,063	-5	52,391	15,097
Pre-Paid Legal Casualty	PC-STK	OK	16,389	13,343	55	37,914	37,914
Presidential Life Ins Co	LH-STK	NY	2,526,460	295,528	1,343	207,136	202,029
Primerica Life Ins Co	LH-MUT	MA	3,898,298	1,496,097	39,266	1,176,384	918,981
Princeton Ins Co	PC-STK	NJ	689,995	152,951	472	140,343	122,651
Principal Life Ins Co	LH-STK	IA	76,017,652	3,149,450	90,650	15,771,588	15,725,629
Private Residential Mortgage Ins Corp	PC-STK	NC	94,150	77,342	0	0	1,119
Professional Ins Co	LH-STK	TX	71,771	11,672	1,307	33,455	33,738
Professional Underwriters Liab Ins Co	PC-S/L	UT	43,347	33,933	167	12,058	3,784
Progressive Amer Ins Co	PC-STK	FL	158,750	46,883	0	149,294	114,392
Progressive Amer Life Ins Co	LH-STK	OH	8,363	5,394	0	0	0
Progressive Casualty Ins Co	PC-STK	OH	3,931,682	1,078,079	3,128	458,203	3,031,400
Progressive Classic Ins Co	PC-STK	WI	215,532	58,504	0	311,184	171,589
Progressive Preferred Ins Co	PC-STK	OH	422,845	116,252	0	426,187	343,177
Progressive Specialty Ins Co	PC-STK	OH	516,251	168,569	-5	371,280	400,374
Property & Casualty Ins Co Of Hartford	PC-STK	IN	87,853	22,921	1,008	26,597	30,404
Property-Owners Ins Co	PC-STK	IN	20,132	10,438	0	17,400	7,233
Protected Home Mutual Life Ins Co	LH-MUT	PA	204,137	12,691	211	22,056	20,263
Protective Ins Co	PC-STK	IN	412,958	269,694	71	42,797	30,503

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Protective Life & Annuity Ins Co	LH-STK	AL	490,177	29,645	1	20,375	57,349
Protective Life Ins Co	LH-STK	TN	9,197,614	560,634	44,705	1,418,707	1,132,469
Providence Washington Ins Co	PC-STK	RI	291,906	84,595	41	102,041	121,402
Providence Washington Ins Co of NY	PC-STK	NY	32,456	10,878	0	15,372	12,613
Provident Life And Accident Ins Co	LH-STK	TN	10,199,366	451,259	63,898	1,390,167	1,344,410
Provident Mut Life & Annuity Co Of Amer	LH-STK	DE	1,580,436	41,661	2,523	235,913	227,388
Provident Mutual Life Ins Co	LH-MUT	PA	6,819,633	434,231	4,743	819,786	797,180
Provident National Assurance Co	LH-STK	TN	757,680	53,468	21	2,156	277
Pruco Life Ins Co	LH-STK	AZ	18,467,400	886,686	163,311	3,933,434	3,925,653
Prudential Commercial Ins Co	PC-STK	DE	16,496	11,949	0	48,290	0
Prudential General Ins Co	PC-STK	DE	14,076	11,939	811	14,228	0
Prudential Healthcare & Life Ins Co	LH-STK	NJ	12,037	9,256	0	0	0
Prudential Ins Co Of Amer	LH-MUT	NJ	191,536,483	9,248,595	371,998	15,571,723	13,959,663
Prudential Property & Casualty Ins Co	PC-STK	IN	2,391,692	1,068,444	26,586	916,544	992,765
Prudential Select Life Ins Co Of Amer	LH-STK	MN	15,036	11,832	0	691	509
Public Service Mutual Ins Co	PC-MUT	NY	546,314	135,541	-2	118,060	101,088
Putnam Reins Co	PC-STK	NY	254,685	104,317	0	0	69,590
PXRE Reins Co	PC-STK	CT	512,747	399,007	0	0	69,502
Pyramid Life Ins Co	LH-STK	KS	120,177	40,832	74	64,283	62,432
QBE Ins Corp	PC-STK	DE	33,424	26,215	7	17,193	3,258
Quadrant Indemnity Co	PC-STK	CT	39,649	9,764	0	0	9,571
Radian Guaranty, Inc	PC-STK	PA	1,061,809	157,693	6,548	348,445	302,075
Rampart Ins Co	PC-STK	NY	188,947	57,688	-9	555	-65
Ranger Ins Co	PC-STK	DE	343,153	80,867	1,664	127,663	88,309
Reassure America Life Ins Co	LH-STK	IL	3,433,216	229,946	60,236	252,381	7,983
Regent Ins Co	PC-STK	WI	235,249	92,319	1,927	213,084	98,710
Reliable Life Ins Co	LH-STK	MO	596,656	71,820	108	105,274	108,747
Reliance Direct Ins Co	PC-STK	PA	53,928	31,634	0	7,767	13,215
Reliance Ins Co	PC-STK	PA	6,726,414	1,240,205	26,693	1,467,545	2,238,418
Reliance Ins Co Of Illinois	PC-S/L	IL	107,599	48,157	5,701	318,559	23,908
Reliance Life Ins Co	LH-STK	DE	8,483	5,759	1	923	-52,724
Reliance National Indemnity Co	PC-STK	WI	244,384	127,044	22,072	1,198,007	23,908
Reliance National Ins Co	PC-STK	DE	138,641	74,119	42,735	549,956	23,908
Reliance Rein Co	PC-STK	DE	66,655	28,230	0	1	23,961
Reliance Standard Life Ins Co	LH-STK	IL	1,628,460	183,321	9,201	440,483	441,399
Reliance Surety Co	PC-STK	DE	24,270	23,709	22	2,873	290
Reliance Universal Ins Co	PC-STK	CA	56,002	13,142	5	13,132	23,908
Reliastar Bankers Sec Life Ins Co OF NY	LH-STK	NY	2,677,972	219,024	1,556	349,547	320,823
Reliastar Life Ins Co	LH-STK	MN	11,155,908	1,151,067	59,301	2,053,620	2,473,321
Republic Indemnity Co Of Amer	PC-STK	CA	474,303	162,051	0	96,850	133,655
Republic Indemnity Co of CA	PC-STK	CA	27,141	9,227	0	121,757	4,134
Republic Mortgage Ins Co	PC-STK	NC	1,051,559	105,031	6,954	309,915	249,753
Republic Western Ins Co	PC-STK	AZ	550,242	161,014	918	99,941	178,439
Republic-Franklin Ins Co	PC-STK	OH	67,376	25,505	-1	150,830	18,203
Republic-Vanguard Life Ins Co	LH-STK	TX	849,617	40,179	22	66,432	69,758
Residential Guaranty Co	PC-STK	AZ	128,164	45,045	0	0	41,647

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Resource Life Ins Co	LH-STK	IL	61,794	24,171	18,378	170,270	6,049
RGA Reins Co	LH-STK	MO	4,013,607	432,517	0	2,690	1,279,385
Risk Capital Reins Co	PC-STK	NE	727,052	290,082	0	0	306,726
RLI Ins Co	PC-STK	IL	612,548	286,247	2,567	254,330	170,045
Rock River Ins Co	PC-S/L	IL	19,650	16,342	98	11,933	10,522
Royal & Sunalliance Personal Ins Co	PC-STK	NY	258,147	234,403	-41	-594	187
Royal Indemnity Co	PC-STK	DE	1,327,909	576,277	12,543	692,440	269,904
Royal Ins Co Of Amer	PC-STK	IL	2,116,805	405,814	9,611	777,212	635,069
Royal Neighbors Of Amer	FRAT	IL	614,148	210,471	226	21,089	20,666
Royal Special Risks Ins Co	PC-STK	CT	24,473	22,852	9	627	-318
Royal Surplus Lines Ins Co	PC-S/L	CT	289,790	154,505	1,636	144,078	62,543
Sable Ins Co	PC-STK	CA	18,497	16,736	0	22,257	1,107
Safeco Ins Co Of Amer	PC-STK	WA	3,246,133	805,317	42,085	1,771,557	1,477,665
Safeco Ins Co Of Illinois	PC-STK	IL	464,097	140,849	12,751	598,478	223,889
Safeco Life Ins Co	LH-STK	WA	16,358,257	632,522	20,317	1,914,916	1,896,244
Safeco National Life Ins Co	LH-STK	WA	18,853	11,850	1	595	595
Safeco Surplus Lines Ins Co	PC-S/L	WA	24,699	24,657	680	52,635	0
Safeguard Ins Co	PC-STK	CT	523,251	94,841	2,340	151,493	158,767
Safety National Casualty Corp	PC-STK	MO	663,010	195,277	1,821	82,737	81,281
Sage Life Assurance of America, Inc	LH-STK	DE	26,230	23,474	0	80	76
San Francisco Reins Co	PC-STK	CA	320,896	228,766	0	0	184
Savers Property And Casualty Ins Co	PC-S/L	MO	64,496	28,503	1,337	35,973	19,322
Scor Reins Co	PC-STK	NY	1,877,779	401,392	0	0	653,984
Scottsdale Indemnity Co	PC-STK	OH	12,864	11,398	66	47,948	-5,049
Scottsdale Ins Co	PC-S/L	OH	778,133	246,040	7,872	505,400	382,387
Sea Ins Co Of Amer	PC-STK	NY	274,471	264,918	0	0	121
Seaboard Surety Co	PC-STK	NY	259,659	144,764	725	67,678	34,465
Sears Life Ins Co	LH-STK	IL	33,298	18,800	0	13,181	0
Seaton Ins Co	PC-STK	WA	63,824	48,415	0	0	-31
Secura Ins, A Mutual Co	PC-MUT	WI	257,233	97,637	57,214	189,568	142,417
Security Benefit Life Ins Co	LH-STK	KS	8,141,771	463,187	9,892	1,450,417	1,403,946
Security Continental Ins Co	LH-STK	DE	2,523	947	0	3,092	615
Security Equity Life Ins Co	LH-STK	NY	644,966	8,682	108	113,905	105,919
Security Financial Life Ins Co	LH-STK	NE	632,965	56,332	73	74,439	75,122
Security First Life Ins Co	LH-STK	DE	4,423,082	127,296	31,409	606,099	596,652
Security Ins Co Of Hartford	PC-STK	CT	959,104	233,614	16,298	465,192	307,775
Security Life Ins Co Of Amer	LH-STK	MN	126,424	7,592	8,968	179,475	71,641
Security Life Of Denver Ins Co	LH-STK	CO	6,671,207	355,120	23,143	2,639,307	1,453,273
Security Mutual Life Ins Co Of NY	LH-MUT	NY	1,437,782	79,780	1,225	243,237	213,818
Security National Life Ins Co	LH-STK	UT	105,691	9,540	14	10,158	10,093
Security Union Title Ins Co	TITLE	CA	88,589	54,063	10,678	33,110	33,478
Security-Connecticut Life Ins Co	LH-STK	CT	1,891,720	336,431	10,460	334,776	253,949
Select Ins Co	PC-STK	TX	110,949	44,312	85	25,584	36,683
Selective Ins Co of Amer	PC-STK	NJ	1,149,465	263,142	56	367,767	449,219
Selective Ins Co of New York	PC-STK	NY	150,278	36,394	0	19,165	56,658
Selective Ins Co of South Carolina	PC-STK	SC	187,027	48,097	3,788	174,923	72,846

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Selective Ins Co of the Southeast	PC-STK	NC	144,266	38,698	1,440	46,337	56,658
Selective Way Ins Co	PC-STK	NJ	449,588	124,156	179	261,460	174,022
Seneca Ins Co	PC-STK	NY	113,105	46,282	1,296	99,722	86,559
Sentry Ins, A Mutual Co	PC-MUT	WI	3,590,886	1,767,084	7,965	359,150	687,931
Sentry Life Ins Co	LH-STK	WI	1,871,341	134,332	5,912	183,575	162,697
Sentry Select Ins Co	PC-STK	IL	427,238	114,896	6,666	349,507	150,766
Serb National Federation	FRAT	PA	20,948	548	74	958	956
Servus Life Ins Co	LH-STK	CT	11,079	8,186	0	556	0
Seven Hills Ins Co	PC-STK	NY	12,778	10,198	0	6,562	1,030
Sheffield Ins Corp	PC-S/L	IL	17,965	16,020	0	1,899	0
Shelter Mutual Ins Co	PC-MUT	MO	1,360,825	819,828	0	684,112	668,456
Shelter Reins Co	PC-STK	MO	150,621	58,838	0	10	43,726
Shenandoah Life Ins Co	LH-MUT	VA	766,123	97,785	4,256	129,299	116,284
Signet Star Reins Co	PC-STK	DE	998,355	250,674	0	1,465	399,372
Sirius America Ins Co	PC-STK	DE	129,945	70,100	0	2,399	2,127
Slovak Catholic Sokol	FRAT	NJ	52,001	15,959	7	904	904
Slovak Gymnastic Union Sokol Of The US	FRAT	NJ	8,979	4,287	0	79	79
Slovene National Benefit Society	FRAT	PA	98,543	7,638	298	4,093	4,015
Sons Of Norway	FRAT	MN	173,614	5,879	60	11,256	9,720
Sorema North Amer Reins Co	PC-STK	NY	487,540	162,711	84	8,010	157,813
South Carolina Ins Co	PC-STK	SC	71,486	23,121	63	89,716	39,300
Southern General Ins Co	PC-STK	GA	74,717	32,364	0	47,428	47,900
Southern Security Life Ins Co	LH-STK	FL	56,118	7,069	60	8,831	8,136
Southern-Owners Ins Co	PC-STK	FL	31,024	14,106	0	15,575	13,541
Southland Life Ins Co	LH-STK	TX	2,035,001	84,607	10,982	527,523	453,321
Specialty Natl Ins Co	PC-STK	IL	13,953	13,764	2,421	771	0
Specialty Surplus Ins Co	PC-S/L	NJ	183,553	50,439	700	49,317	51,713
St. Paul Fire And Marine Ins Co	PC-STK	MN	15,497,984	4,839,179	40,099	1,876,973	3,205,204
St. Paul Guardian Ins Co	PC-STK	MN	36,357	36,343	15,780	553,458	0
St. Paul Medical Liability Ins Co	PC-STK	MN	111,043	57,569	31	22,421	17,232
St. Paul Mercury Ins Co	PC-STK	MN	69,714	69,688	17,767	639,642	0
St. Paul Property And Casualty Ins Co	PC-STK	NE	9,683	9,678	9,105	44,147	0
St. Paul Rein Co Limited	PC-S/L	NY	1,171	346	7	347	247
St. Paul Surplus Lines Ins Co	PC-S/L	DE	414,555	93,808	1,848	77,897	103,394
Standard Fire Ins Co	PC-STK	CT	2,746,100	863,733	1,126	715,825	556,014
Standard Guaranty Ins Co	PC-STK	DE	122,428	44,202	1,722	82,765	35,149
Standard Ins Co	LH-STK	OR	5,721,221	82,827	4,862	1,264,371	1,284,398
Standard Life And Accident Ins Co	LH-STK	OK	380,717	135,241	255	154,856	153,215
Standard Life Ins Co Of Indiana	LH-STK	IN	664,713	41,055	2,502	197,754	173,009
Standard Security Life Ins Co Of NY	LH-STK	NY	157,960	54,366	3,881	171,787	48,341
Starnet Insurance Co	PC-STK	DE	19,508	18,842	0	2,595	259
State Auto Property & Casualty Ins Co	PC-STK	SC	456,356	186,556	6,058	317,782	266,891
State Automobile Mutual Ins Co	PC-MUT	OH	1,068,544	621,712	10,286	292,338	347,197
State Farm Annuity And Life Ins Co	LH-STK	IL	7,035	4,490	0	0	0
State Farm Fire And Casualty Co	PC-STK	IL	17,024,113	5,827,619	284,488	8,095,894	6,870,166
State Farm General Ins Co	PC-STK	IL	1,781,717	603,609	8,487	1,392,933	1,092,949

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
State Farm Life Ins Co	LH-STK	IL	26,966,124	2,999,663	89,031	2,863,507	2,862,595
State Farm Mutual Automobile Ins Co	PC-MUT	IL	80,114,034	45,762,499	847,687	22,691,933	23,993,602
State Life Ins Co	LH-MUT	IN	346,155	28,578	1,725	48,912	32,774
State National Ins Co, Inc	PC-STK	TX	56,178	30,062	63	81,030	32,203
Steadfast Ins Co	PC-S/L	DE	132,365	132,365	5,813	323,575	-10,142
Stewart Title Guaranty Co	TITLE	TX	421,965	193,827	21,848	756,475	758,873
Stonewall Ins Co	PC-STK	OH	223,798	43,131	0	0	-1,904
Stratford Ins Co	PC-STK	NH	83,478	33,572	39	12,585	6,773
Suecia Ins co	PC-STK	NY	92,635	47,071	0	0	227
Sumitomo Marine & Fire Ins Co, Ltd	PC-USB	NY	216,148	125,551	2,661	60,571	37,970
Sun Life Assurance Co Of Canada (U.S.)	LH-STK	DE	19,948,155	880,442	93,736	2,726,023	2,667,756
Sunamerica Life Ins Co	LH-STK	AZ	22,800,952	1,797,561	27,833	5,915,155	5,902,617
Sunamerica National Life Ins Co	LH-STK	AZ	7,511	4,000	0	89,250	89,250
Sunset Life Ins Co of America	LH-STK	MO	490,064	67,934	253	50,534	43,892
Surety Life Ins Co	LH-STK	NE	126,656	62,498	862	95,691	192
Swiss Re Life & Health America Inc	LH-STK	NY	2,942,883	489,053	0	0	797,319
Swiss Reins Amer Corp	PC-STK	NY	4,699,261	1,243,991	0	0	1,046,400
Swiss-Am Reassurance Co	LH-STK	NY	40,231	20,848	0	0	1,414
Sydney Reins Corp	PC-STK	PA	367,016	152,649	0	0	145,145
T.H.E. Ins Co	PC-STK	LA	64,072	26,544	856	23,710	20,452
Teachers Ins & Annuity Assoc of America	LH-STK	NY	110,497,431	7,022,928	288,821	6,039,654	6,038,220
Teachers Ins Co	PC-STK	IL	228,745	72,065	0	181,116	185,081
Templeton Funds Annuity Co	LH-STK	FL	30,095	10,737	0	0	6,736
Texas Life Ins Co	LH-STK	TX	500,140	40,022	27	57,651	50,871
TIAA-CREF Life Ins Co	LH-STK	NY	336,248	260,875	3,086	59,425	59,475
Ticor Title Ins Co	TITLE	CA	200,548	80,023	12,589	231,864	232,266
TIG Indemnity Co	PC-STK	CA	21,793	20,282	476	97,722	0
TIG Ins Co	PC-STK	CA	2,803,866	894,990	17,308	611,828	934,173
TIG Premier Ins Co	PC-STK	CA	38,177	37,542	1,290	234,530	0
TIG Specialty Ins Co	PC-S/L	CA	26,970	25,466	1,083	56,797	0
Titan Indemnity Co	PC-STK	TX	153,986	102,547	9	82,570	52,678
Title Ins Co Of Amer	TITLE	TN	13,506	9,344	0	10,188	10,187
Title Ins Co of OR	TITLE	OR	25,172	9,567	0	38,676	38,667
Toa Rein Co Of Amer (The)	PC-STK	DE	628,729	266,584	0	0	125,807
Tokio Marine And Fire Ins Co, Ltd	PC-USB	NY	957,472	261,790	3,942	205,272	155,555
Tower Ins Co	PC-STK	WI	25,345	24,653	0	33,044	8,966
Toyota Motor Ins Co	PC-STK	IA	74,663	21,879	640	38,779	31,025
Trans Pacific Ins Co	PC-STK	NY	36,626	27,915	383	11,301	534
Trans World Assurance Co	LH-STK	CA	230,120	37,931	169	14,363	15,238
Transamer Life Ins And Annuity Co	LH-STK	NC	20,385,312	794,609	15,884	5,690,747	5,970,626
Transamer Occidental Life Ins Co	LH-STK	CA	21,797,399	1,936,338	41,031	2,060,755	670,721
Transamerica Assurance Co	LH-STK	MO	583,926	50,188	2,724	224,635	69,279
Transatlantic Reins Co	PC-STK	NY	4,328,471	1,442,571	0	0	1,322,208
Transcontinental Ins Co	PC-STK	NY	985,947	243,041	39,348	1,280,346	203,390
Transguard Ins Co Of Amer	PC-STK	IL	59,000	30,458	81	19,307	18,243
Transnation Title Ins Co	TITLE	AZ	136,344	71,411	49,391	196,155	196,498

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Transnational Ins Co	PC-S/L	CT	125,045	99,535	0	2,842	23,167
Transport Ins Co	PC-STK	OH	44,538	13,461	16,811	20,334	0
Transportation Ins Co	PC-STK	IL	404,357	91,610	33,170	1,278,440	101,695
Travelers Cas and Surety Co of Amer	PC-STK	CT	1,154,839	509,726	7,214	247,815	202,949
Travelers Casualty and Surety Co	PC-STK	CT	11,587,797	3,325,927	1,257	110,143	2,321,994
Travelers Casualty and Surety Co of IL	PC-STK	IL	1,453,108	355,238	194	4,488	319,679
Travelers Casualty Co Of Connecticut	PC-STK	CT	280,798	63,731	-6	13,851	55,596
Travelers Commerical Ins Co	PC-STK	CT	258,211	60,742	3	900	55,596
Travelers Excess & Surplus Lines Co	PC-S/L	CT	145,441	44,750	0	1,676	31,273
Travelers Indemnity Co	PC-STK	CT	11,169,231	3,455,367	17,739	1,054,632	2,045,256
Travelers Indemnity Co Of Amer	PC-STK	CT	427,079	109,514	12,429	911,333	90,344
Travelers Indemnity Co Of Connecticut	PC-STK	CT	782,438	251,950	5,203	437,914	159,840
Travelers Indemnity Co Of Illinois	PC-STK	IL	237,809	74,127	46,141	1,869,412	41,697
Travelers Indemnity Co Of Missouri	PC-STK	MO	255,475	66,386	0	21,173	55,596
Travelers Ins Co (Accident Dept)	PC-STK	CT	17,530	17,526	4,084	205,673	0
Travelers Ins Co (Life Department)	LH-STK	CT	46,385,602	4,909,760	48,771	4,578,925	4,502,838
Travelers Life And Annuity Co	LH-STK	CT	7,093,473	291,040	106,817	2,490,885	2,479,764
Travelers Personal Security Ins Co	PC-STK	CT	162,320	47,633	0	15,420	31,273
Travelers Property Casualty Ins Co	PC-STK	CT	176,834	47,647	0	68,398	34,748
Travelers Protective Assoc Of Amer	FRAT	MO	13,894	11,998	173	1,401	1,401
Trenwick Amer Reins Corp	PC-STK	CT	794,701	275,688	0	0	143,629
Triad Guaranty Ins Corp	PC-STK	IL	233,504	94,608	579	65,381	62,173
Trigon Health and Life Ins Co	LH-STK	VA	48,624	28,411	0	2	139,850
Trinity Universal Ins Co	PC-STK	TX	1,734,508	880,228	0	126,998	795,840
Tri-State Ins Co	PC-STK	OK	94,670	94,670	0	8,879	-35,193
Tri-State Ins Co Of Minnesota	PC-STK	MN	116,463	39,918	178	69,792	42,272
Truck Ins Exchange	PC-RECIP	CA	1,170,883	398,724	7,352	543,079	775,084
Trumbull Ins Co	PC-STK	CT	94,748	29,875	957	80,470	30,404
Trustmark Ins Co	LH-STK	IL	1,051,439	247,050	13,150	960,678	934,160
Trustmark Life Ins Co	LH-STK	IL	684,322	42,995	3	20,416	163,882
Trygg-Hansa Ins Co, Ltd	PC-USB	NY	14,679	14,098	0	0	1
Tudor Ins Co	PC-S/L	NH	175,406	40,234	756	39,753	8,962
Twin City Fire Ins Co	PC-STK	IN	317,318	123,084	15,800	786,431	91,213
Ukrainian Fraternal Assoc	FRAT	PA	11,026	504	8	381	377
Ukrainian National Aid Assoc Of Amer	FRAT	PA	5,644	768	8	114	84
Ukrainian National Assoc	FRAT	NJ	66,368	6,979	99	2,122	1,996
ULICO Casualty Co	PC-STK	DE	158,809	57,705	12,750	160,861	39,195
Underwriters Ins Co	PC-STK	NE	214,625	178,810	1,176	74,927	21,485
Underwriters Reins Co	PC-STK	NH	1,708,814	524,605	936	4,539	429,259
Unicare Life & Health Ins Co	LH-STK	DE	1,237,376	222,385	4,111	728,752	1,161,733
Unified Life Ins Co	LH-STK	TX	74,244	7,948	29	2,243	5,605
Union & League Of Romanian Societies of Amer	FRAT	OH	1,639	189	9	40	40
Union Bankers Ins Co	LH-STK	TX	121,001	10,825	1,980	110,580	31,998
Union Central Life Ins Co	LH-MUT	OH	5,604,356	347,396	17,011	849,602	864,162
Union Fidelity Life Ins Co	LH-STK	IL	1,313,727	347,517	8,520	304,713	513,860
Union Labor Life Ins Co	LH-STK	MD	2,701,721	115,944	3,949	309,021	327,553

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Union Security Life Ins Co	LH-STK	DE	206,663	65,002	10,699	509,162	96,205
Unione Italiana Reins Co Of Amer	PC-STK	NY	64,085	34,707	0	0	4
United Amer Ins Co	LH-STK	DE	823,589	142,367	15,185	693,416	541,518
United Benefit Life Ins Co	LH-STK	IN	8,024	1,354	1,920	99,920	89
United Capitol Ins Co	PC-S/L	IL	196,900	58,006	2,441	102,351	71,817
United Casualty Ins Co Of Amer	PC-STK	PA	12,120	10,217	1,572	29,619	11,032
United Coastal Ins Co	PC-S/L	AZ	58,666	23,929	0	3,500	3,545
United Concordia Ins Co	LH-STK	AZ	15,599	5,778	4,198	39,553	39,553
United Family Life Ins Co	LH-STK	GA	848,191	762,669	19,274	146,629	-621,901
United Financial Casualty Co	PC-STK	MO	135,983	54,530	853	79,141	64,758
United Fire & Casualty Co	PC-STK	IA	488,235	179,689	859	170,934	183,729
United Guaranty Commercial Ins Co	PC-STK	NC	21,827	18,407	29	2,611	3,785
United Guaranty Residential Ins Co	PC-STK	NC	1,299,736	95,325	7,875	415,579	329,534
United Guaranty Residential Ins Of NC	PC-STK	NC	91,760	31,013	369	16,572	19,939
United Healthcare Ins Co	LH-STK	CT	3,395,418	872,182	111,493	5,502,804	5,958,095
United Home Life Ins Co	LH-STK	IN	53,935	7,448	542	9,111	8,860
United Ins Co Of Amer	LH-STK	IL	2,443,454	871,490	10,870	289,161	273,740
United Investors Life Ins Co	LH-STK	MO	4,443,313	168,458	10,166	523,031	576,377
United Life & Annuity Ins Co	LH-STK	TX	1,198,626	75,320	1,446	77,779	76,598
United Life Ins Co	LH-STK	IA	784,713	48,647	178	174,595	173,104
United Lutheran Society	FRAT	PA	13,560	2,092	14	1,077	1,076
United National Ins Co	PC-S/L	PA	465,096	272,682	4,560	187,427	94,750
United Of Omaha Life Ins Co	LH-STK	NE	10,747,909	677,778	65,096	2,195,630	1,757,386
United Pacific Ins Co	PC-STK	PA	143,708	83,832	11,070	664,687	23,908
United Presidential Life Ins Co	LH-STK	IN	1,177,015	84,890	5,710	89,559	61,750
United Security Ins Co	PC-STK	IA	45,894	13,287	0	48,783	22,175
United Services Automobile Assoc	PC-RECIP	TX	9,758,472	6,223,011	38,308	3,240,682	3,219,492
United Societies Of U.S.A.	FRAT	PA	14,224	758	1	369	369
United Teacher Associates Ins Co	LH-STK	TX	206,131	22,389	754	49,717	73,706
United Wisconsin Ins Co	PC-STK	WI	73,163	39,402	4,031	76,950	51,538
United Wisconsin Life Ins Co	LH-STK	WI	346,642	144,012	80,425	978,341	1,006,778
United World Life Ins Co	LH-STK	NE	73,396	29,619	214	19,144	4,239
Unity Mutual Life Ins Co	LH-MUT	NY	483,359	25,459	27	92,659	79,572
Universal Underwriters of TX Ins Co	PC-STK	TX	38,162	26,137	0	25,204	-2,412
Universal Guaranty Life Ins Co	LH-STK	OH	215,645	13,022	480	18,816	16,291
Universal Surety Co	PC-STK	NE	89,849	72,001	0	5,688	2,893
Universal Surety Of Amer	PC-STK	TX	36,299	16,344	13	13,077	21,370
Universal Underwriters Ins Co	PC-STK	KS	1,283,742	444,122	18,839	595,154	557,929
Universal Underwriters Life Ins Co	LH-STK	KS	313,297	109,630	4,159	95,492	69,465
UNUM Life Ins Co Of Amer	LH-STK	ME	8,221,491	1,155,936	120,983	3,082,962	2,742,373
US Fidelity & Guaranty Co	PC-STK	MD	6,886,940	1,625,749	13,743	649,393	984,342
US Financial Life Ins Co	LH-STK	OH	124,528	13,130	3,859	64,929	54,016
US Fire Ins Co	PC-STK	NY	2,590,907	511,169	14,671	452,927	416,858
US Letter Carriers Mutual Benefit Assoc	FRAT	TN	112,063	20,334	654	14,133	14,133
US Liability Ins Co	PC-STK	PA	301,894	197,787	1,448	58,785	46,747
US Life Ins Co In The City Of NY	LH-STK	NY	2,206,766	142,880	8,725	794,319	246,329

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

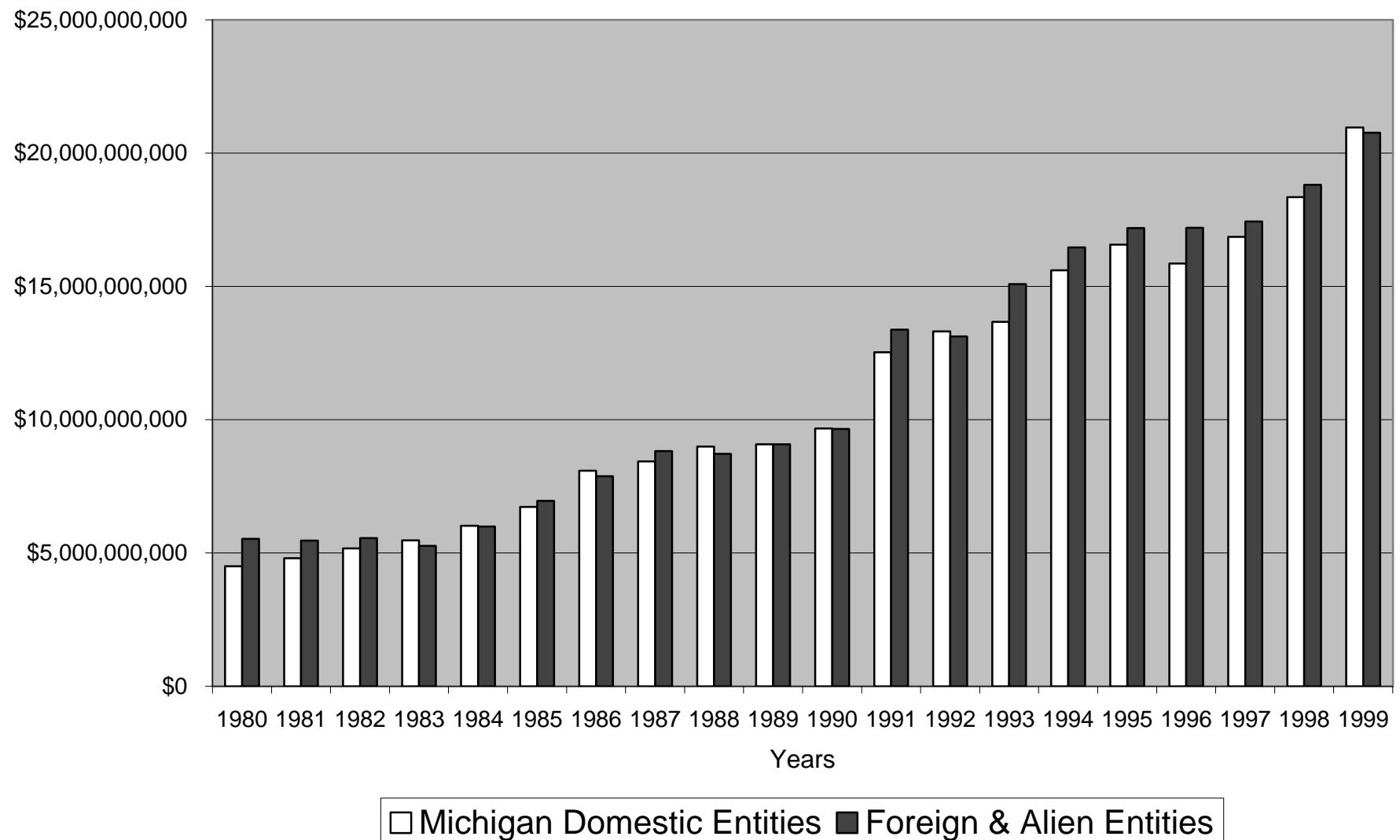
Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
US Specialty Ins Co	PC-STK	TX	141,076	104,448	2,215	102,193	25,573
USA Life One Ins Co Of Indiana	LH-MUT	IN	36,909	12,996	8	1,740	1,662
USAA Casualty Ins Co	PC-STK	TX	2,822,074	914,527	23,135	1,859,858	1,895,915
USAA General Indemnity Co	PC-STK	TX	115,715	54,816	111	115,950	74,226
USAA Life Ins Co	LH-STK	TX	7,129,625	438,014	8,514	792,012	693,189
USF&G Business Ins Co	PC-STK	MD	16,867	16,866	0	0	0
USF&G Family Ins Co	PC-STK	MD	16,864	16,863	0	0	0
USF&G Ins Co of MS	PC-STK	MS	18,306	18,302	0	34,526	0
USF&G Specialty Ins Co	PC-S/L	MD	16,871	16,870	39	28,348	0
USG Annuity & Life Co	LH-STK	OK	7,035,615	334,645	20,016	771,408	732,877
Utah Home Fire Ins Co	PC-STK	UT	5,983	3,645	0	0	1,770
Utica Mutual Ins Co	PC-MUT	NY	1,688,292	464,691	1,725	262,406	540,035
Utica National Life Ins Co	LH-STK	NY	193,044	14,969	12	33,154	20,434
Valiant Ins Co	PC-STK	IA	28,020	28,017	2,135	145,343	0
Valley Forge Ins Co	PC-STK	PA	724,584	209,888	30,671	544,032	169,492
Valley Forge Life Ins Co	LH-STK	PA	969,767	150,598	27,771	885,451	457,448
Vanliner Ins Co	PC-MUT	AZ	191,341	82,919	2,248	69,022	63,626
Variable Annuity Life Ins Co	LH-STK	TX	46,347,856	1,327,821	220,168	4,243,441	4,252,499
Verex Assurance	PC-STK	WI	195,385	153,809	58	5,599	4,816
Vesta Fire Ins Corp	PC-STK	IL	572,808	271,986	165	30,794	240,205
Vesta Ins Corp	PC-STK	IL	7,392	6,891	46	25,913	0
Veterans Life Ins Co	LH-STK	IL	754,013	512,571	5,457	109,544	109,550
Vigilant Ins Co	PC-STK	NY	925,725	329,884	3,643	376,743	246,068
Virginia Ins Reciprocal, The	PC-RECIP	VA	291,555	113,794	0	63,321	61,763
Virginia Surety Co	PC-STK	IL	1,442,316	318,749	4,412	736,216	517,420
Vision Service Plan Ins Co	PC-STK	CT	110,059	61,608	13,300	166,954	166,954
Voyager Indemnity Ins Co	PC-S/L	GA	61,252	30,248	142	74,377	36,471
Voyager Life Ins Co	LH-STK	GA	135,536	32,374	0	57,691	86,053
Warner Ins Co	PC-STK	IL	52,793	29,763	7	27,966	27,566
Washington International Ins Co	PC-STK	AZ	69,775	26,098	844	38,617	27,964
Washington National Ins Co	LH-STK	IL	1,092,874	184,301	3,464	190,359	81,049
Wausau Business Ins Co	PC-STK	WI	118,134	31,438	8,043	226,217	14,687
Wausau Underwriters Ins Co	PC-STK	WI	194,149	68,654	7,383	289,154	14,902
Wesco Ins Co	PC-STK	DE	224,272	49,305	1,345	93,163	132,115
West Amer Ins Co	PC-STK	IN	1,906,932	714,053	19,540	777,043	683,802
West Bend Mutual Ins Co	PC-MUT	WI	555,951	180,259	0	253,975	249,128
West Coast Life Ins Co	LH-STK	CA	1,275,047	72,167	3,675	322,305	263,554
Westchester Fire Ins Co	PC-STK	NY	752,129	259,918	5,141	217,883	149,099
Westchester Surplus Lines Ins Co	PC-S/L	GA	79,715	27,870	201	41,217	2,145
Western And Southern Life Ins Co	LH-MUT	OH	7,481,715	2,301,645	10,611	279,233	406,202
Western Catholic Union	FRAT	IL	40,221	610	3	6,377	6,286
Western Continental Ins Co	PC-STK	TX	43,540	21,054	-88	-67	-11
Western Diversified Casualty Ins Co	PC-STK	WI	131,981	38,368	1,761	55,915	54,288
Western Diversified Life Ins Co	LH-STK	IL	120,245	9,968	10,283	48,850	12,416
Western Fraternal Life Assoc	FRAT	IA	143,318	13,567	483	11,046	10,803
Western Heritage Ins Co	PC-S/L	AZ	68,291	57,214	1,613	37,744	-17,231

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Western Indemnity Ins Co	PC-S/L	TX	98,261	31,366	95	34,540	22,360
Western Reserve Life Assur Co Of Ohio	LH-STK	OH	12,028,531	182,416	56,000	1,746,471	1,687,460
Western Surety Co	PC-STK	SD	542,819	173,439	3,666	93,047	277,342
Western World Ins Co	PC-S/L	NH	458,960	162,751	1,293	40,263	55,240
Western-Southern Life Assurance Co	LH-STK	OH	4,291,827	200,930	32,647	779,443	667,541
Westfield Ins Co	PC-STK	OH	946,758	354,551	57,620	511,700	426,520
Westfield National Ins Co	PC-STK	OH	264,872	98,291	212	194,606	119,426
Westport Ins Corp	PC-STK	MO	820,160	197,698	4,881	401,530	285,578
Westward Life Ins Co	LH-STK	AZ	42,125	29,958	0	808	174
William Penn Assoc	FRAT	PA	131,864	23,097	169	5,526	5,495
Williamsburg Natl Ins Co	PC-STK	CA	11,826	11,532	0	3,821	321
Winterthur International Amer Ins Co	PC-STK	WI	78,087	28,897	6,703	131,633	32,903
Winterthur Internatl Amer Underwriters Ins Co	PC-S/L	OK	70,846	23,038	1,892	51,217	32,903
Woodmen Accident & Life Co	LH-STK	NE	746,826	91,483	2,946	71,260	51,845
Woodmen Of The World Life Ins Society	FRAT	NE	5,043,766	546,335	372	525,653	521,161
Worcester Ins Co	PC-STK	MA	366,070	104,954	0	146,234	150,904
Workmen's Benefit Fund Of The USA	FRAT	NY	35,027	2,832	3	1,483	1,362
Workmen's Circle	FRAT	NY	11,283	2,283	1	1,624	1,441
World Ins Co	LH-MUT	NE	177,802	50,099	222	113,911	137,819
Worldwide Ins Co	PC-STK	OH	102,383	97,204	115	59,734	3,211
XL Ins Co of New York, Inc	PC-STK	NY	200,777	25,683	0	41,479	13,805
XL Specialty Ins Co	PC-STK	IL	129,560	25,838	1,434	94,269	26,576
Yasuda Fire & Marine Ins Co Of Amer	PC-STK	NY	323,960	106,832	2,045	114,013	87,875
Yosemite Ins Co	PC-STK	IN	232,967	140,672	14	24,521	49,217
Zale Life Ins Co	LH-STK	AZ	13,969	7,342	0	2,379	1,933
ZC Ins Co	PC-STK	NJ	87,650	48,469	0	165,288	935
ZC Specialty Ins Co	PC-S/L	TX	110,547	87,242	0	83,168	8,228
Zenith Ins Co	PC-STK	CA	953,437	297,969	156	265,284	245,051
Zurich Amer Ins Co Of Illinois	PC-STK	IL	28,456	28,408	414	110,681	-5,071
Zurich American Ins Co	PC-STK	NY	10,109,080	3,076,323	26,618	1,156,453	3,145,295
Zurich Life Ins Co Of Amer	LH-STK	IL	319,483	30,034	2,818	78,525	21,459
Zurich Reins (North Amer), Inc	PC-STK	CT	3,625,268	906,193	0	0	967,313
Zurich Specialties London Limited	PC-S/L	NY	1,133,238	271,433	48	157,942	100,627
Totals:			1,367	3,802,039,475	508,555,867	20,667,185	684,077,942
							665,585,000

Michigan Direct Premiums Written 1980 - 1999



1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT
(amounts in thousands of dollars)

Top 20 Writers - All Categories

Regulated Entity	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Michigan Direct Losses Paid	Total Direct Premiums Written	Michigan Market Share	
Blue Cross & Blue Shield of Michigan	HMDI	MI	3,473,274	1,114,081	8,243,056	7,392,138	8,243,056	19.76%	
Metropolitan Life Ins Co	LH-STK	NY	183,916,856	7,630,059	1,506,270	480,283	25,597,510	3.61%	
BCN of Michigan	HMO-NP	MI	428,898	92,288	1,099,185	1,013,662	1,099,185	2.63%	
Health Alliance Plan of MI	HMO-NP	MI	263,693	159,789	963,272	874,125	977,176	2.31%	
State Farm Mutual Automobile Ins Co	PC-MUT	IL	80,114,034	45,762,499	847,687	628,162	22,691,933	2.03%	
Citizens Ins Co of Amer	PC-STK	MI	1,589,396	458,040	779,574	552,704	1,026,309	1.87%	
Delta Dental Plan of Michigan	HMDI	MI	249,900	149,178	700,555	638,969	700,555	1.68%	
Amer Road Ins Co	PC-STK	MI	445,045	269,458	677,856	104,857	865,041	1.62%	
Allstate Ins Co	PC-STK	IL	37,880,370	12,711,876	646,899	479,807	12,976,249	1.55%	
Jackson National Life Ins Co	LH-STK	MI	39,355,547	2,246,974	614,637	60,987	8,179,450	1.47%	
Equitable Life Assur Society Of The US	LH-STK	NY	94,887,625	4,017,993	599,030	54,084	11,132,261	1.44%	
Auto Club Group Ins Co	PC-STK	MI	125,235	51,219	598,322	403,071	598,322	1.43%	
MIC Prop & Cas Ins Corp	PC-STK	MI	46,043	21,256	516,001	444,925	589,697	1.24%	
Auto Club Ins Assn	PC-RECIP	MI	2,434,017	1,069,189	461,253	373,503	466,487	1.11%	
Auto-Owners Ins Co	PC-MUT	MI	5,205,236	2,849,673	454,633	316,479	1,432,673	1.09%	
Nationwide Life Ins Co	LH-STK	OH	86,555,680	1,345,880	442,309	236,550	14,080,472	1.06%	
Amer Skandia Life Assurance Corp	LH-STK	CT	29,687,819	283,885	416,114	10,402	6,862,968	1.00%	
Physicians Health Plan	HMO-NP	MI	62,221	30,642	379,645	327,652	379,645	0.91%	
Connecticut General Life Ins Co	LH-STK	CT	69,727,268	1,951,044	377,716	328,557	13,206,526	0.91%	
Prudential Ins Co Of Amer	LH-MUT	NJ	191,536,483	9,248,595	371,998	232,181	15,571,723	0.89%	
Subtotals:			827,984,640	91,463,618	20,696,012	14,953,096	146,677,238	49.61%	
Remainder			1,515	3,109,927,162	439,501,357	21,024,912	10,913,015	576,611,312	50.39%
Grand Totals:			1,535	3,937,911,802	530,964,975	41,720,924	25,866,111	723,288,550	100.00%

Top 20 Writers - Accident & Health

Blue Cross & Blue Shield of Michigan	HMDI	MI	3,473,274	1,114,081	8,243,056	7,392,138	8,243,056	51.81%	
BCN of Michigan	HMO-NP	MI	428,898	92,288	1,099,185	1,013,662	1,099,185	6.91%	
Health Alliance Plan of MI	HMO-NP	MI	263,693	159,789	963,272	874,125	977,176	6.05%	
Delta Dental Plan of Michigan	HMDI	MI	249,900	149,178	700,555	638,969	700,555	4.40%	
Physicians Health Plan	HMO-NP	MI	62,221	30,642	379,645	327,652	379,645	2.39%	
M-Care, Inc	HMO-NP	MI	84,822	17,622	361,011	329,226	361,011	2.27%	
Priority Health	HMO-NP	MI	81,553	18,799	316,911	261,884	316,911	1.99%	
Healthplus of MI	HMO-NP	MI	84,807	27,031	285,025	247,393	285,025	1.79%	
Care Choices HMO	HMO-NP	MI	57,406	13,591	267,556	253,435	267,556	1.68%	
Selectcare HMO	HMO-P	MI	31,289	13,151	241,343	217,004	241,343	1.52%	
Comprehensive Health Services, Inc	HMO-NP	MI	76,660	15,983	223,901	218,008	223,901	1.41%	
MI Health Maint Org Plans	HMO-NP	MI	24,623	-7,577	128,844	109,198	128,844	0.81%	
United Healthcare Ins Co	LH-STK	CT	3,395,418	872,182	111,493	88,327	5,502,804	0.70%	
Bankers Life And Casualty Co	LH-STK	IL	4,912,364	482,160	109,787	91,674	1,834,093	0.69%	
Great Lakes Health Plan, Inc	HMO-P	MI	17,569	-14,456	103,454	86,959	103,454	0.65%	
Amer Community Mutual Ins Co	LH-MUT	MI	143,251	49,705	86,969	62,161	379,634	0.55%	
Community Choice Michigan	HMO-NP	MI	25,902	4,287	83,900	54,924	83,900	0.53%	
UNUM Life Ins Co Of Amer	LH-STK	ME	8,221,491	1,155,936	83,646	52,543	3,082,962	0.53%	
Total Health Care, Inc	HMO-NP	MI	20,915	4,255	81,966	80,316	81,966	0.52%	
United Wisconsin Life Ins Co	LH-STK	WI	346,642	144,012	76,555	50,934	978,341	0.48%	
Subtotals:			20	22,002,698	4,342,657	13,948,075	12,450,533	25,271,364	87.66%
Remainder			388	2,501,372,707	153,355,768	1,963,239	1,335,374	372,141,763	12.34%
Grand Totals:			408	2,523,375,405	157,698,425	15,911,314	13,785,907	397,413,127	100.00%

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT
(amounts in thousands of dollars)

Top 20 Writers - Annuity & Other Fund Deposits

Regulated Entity	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Michigan Direct Losses Paid	Total Direct Premiums Written	Michigan Market Share
Metropolitan Life Ins Co	LH-STK	NY	183,916,856	7,630,059	1,140,989	107,445	25,597,510	11.24%
Jackson National Life Ins Co	LH-STK	MI	39,355,547	2,246,974	563,820	34,883	8,179,450	5.55%
Equitable Life Assur Society Of The US	LH-STK	NY	94,887,625	4,017,993	498,269	21,362	11,132,261	4.91%
Nationwide Life Ins Co	LH-STK	OH	86,555,680	1,345,880	425,537	231,846	14,080,472	4.19%
Amer Skandia Life Assurance Corp	LH-STK	CT	29,687,819	283,885	415,163	10,402	6,862,968	4.09%
Anchor National Life Ins Co	LH-STK	AZ	25,763,805	691,110	342,673	5,802	4,103,312	3.37%
Lincoln National Life Ins Co	LH-STK	IN	79,064,704	2,501,464	333,004	1,430	6,804,474	3.28%
Teachers Ins & Annuity Assoc of America	LH-STK	NY	110,497,431	7,022,928	270,352	150,296	6,039,654	2.66%
Connecticut General Life Ins Co	LH-STK	CT	69,727,268	1,951,044	267,540	269,220	13,206,526	2.63%
Aetna Life Ins And Annuity Co	LH-STK	CT	50,825,310	842,200	256,606	11,480	8,333,095	2.53%
Hartford Life and Annuity Ins Co	LH-STK	CT	46,827,616	520,375	223,734	30	6,840,975	2.20%
Pacific Life Ins Co	LH-STK	CA	48,234,192	1,189,100	222,614	5,780	8,940,966	2.19%
Variable Annuity Life Ins Co	LH-STK	TX	46,347,856	1,327,821	220,168	6,418	4,243,441	2.17%
IDS Life Ins Co	LH-STK	MN	54,207,884	1,966,315	195,412	49,578	4,109,791	1.92%
Manufacturers Life Ins Co of North Amer	LH-STK	DE	15,030,006	168,494	180,438	0	3,262,061	1.78%
Golden Amer Life Ins Co	LH-STK	DE	8,626,312	366,428	179,037	2,566	3,387,118	1.76%
John Hancock Life Ins Co	LH-STK	MA	60,731,829	3,456,669	178,481	40,109	9,978,981	1.76%
Pruco Life Ins Co	LH-STK	AZ	18,467,400	886,686	156,100	96	3,933,434	1.54%
Prudential Ins Co Of Amer	LH-MUT	NJ	191,536,483	9,248,595	154,077	100,253	15,571,723	1.52%
GE Life and Annuity Assurance Co	LH-STK	VA	19,115,180	396,840	144,876	16,192	4,756,362	1.43%
Subtotals:	20		1,279,406,802	48,060,860	6,368,890	1,065,187	169,364,573	62.72%
Remainder	328		1,655,685,834	115,942,987	3,785,727	1,311,710	265,455,826	37.28%
Grand Totals:	348		2,935,092,636	164,003,847	10,154,617	2,376,898	434,820,399	100.00%

Top 20 Writers - Life

Metropolitan Life Ins Co	LH-STK	NY	183,916,856	7,630,059	339,159	340,753	25,597,510	9.28%
Northwestern Mutual Life Ins Co	LH-MUT	WI	85,972,697	5,069,022	175,100	51,177	8,721,428	4.79%
Prudential Ins Co Of Amer	LH-MUT	NJ	191,536,483	9,248,595	174,960	95,403	15,571,723	4.79%
Kemper Investors Life Ins Co	LH-STK	IL	13,874,697	392,466	173,094	1,397	2,518,042	4.74%
John Hancock Life Ins Co	LH-STK	MA	60,731,829	3,456,669	146,938	126,720	9,978,981	4.02%
Equitable Life Assur Society Of The US	LH-STK	NY	94,887,625	4,017,993	96,316	29,205	11,132,261	2.64%
Hartford Life Ins Co	LH-STK	CT	80,353,188	1,899,515	93,681	8,352	9,184,078	2.56%
Aetna Life Ins Co	LH-STK	CT	32,609,169	1,799,910	89,803	89,607	4,528,873	2.46%
State Farm Life Ins Co	LH-STK	IL	26,966,124	2,999,663	70,462	16,436	2,863,507	1.93%
Connecticut General Life Ins Co	LH-STK	CT	69,727,268	1,951,044	64,025	21,577	13,206,526	1.75%
Massachusetts Mutual Life Ins Co	LH-MUT	MA	65,125,702	3,411,263	63,512	41,756	7,587,011	1.74%
Phoenix Home Life Mutual Ins Co	LH-MUT	NY	17,691,090	1,054,096	55,791	10,657	1,707,446	1.53%
IDS Life Ins Co	LH-STK	MN	54,207,884	1,966,315	55,425	9,577	4,109,791	1.52%
New York Life Ins Co	LH-MUT	NY	68,811,664	6,397,872	53,549	16,555	10,021,467	1.47%
Jackson National Life Ins Co	LH-STK	MI	39,355,547	2,246,974	50,817	26,104	8,179,450	1.39%
Sun Life Assur Co of Canada	LH-USB		7,753,448	442,228	47,628	10,184	1,269,742	1.30%
United Of Omaha Life Ins Co	LH-STK	NE	10,747,909	677,778	46,649	32,537	2,195,630	1.28%
Pacific Life Ins Co	LH-STK	CA	48,234,192	1,189,100	44,552	2,349	8,940,966	1.22%
Alexander Hamilton Life Ins Co of Amer	LH-STK	MI	6,332,324	406,605	42,873	17,492	458,605	1.17%
Primerica Life Ins Co	LH-MUT	MA	3,898,298	1,496,097	39,119	17,652	1,176,384	1.07%
Subtotals:	20		1,162,733,994	57,753,264	1,923,451	965,489	148,949,421	52.64%
Remainder	480		1,776,213,367	118,023,391	1,730,397	725,629	306,162,662	47.36%
Grand Totals:	500		2,938,947,361	175,776,655	3,653,848	1,691,118	455,112,084	100.00%

1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT
(amounts in thousands of dollars)

Top 20 Writers - Property & Casualty

Regulated Entity	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Michigan Direct Losses Paid	Total Direct Premiums Written	Michigan Market Share
State Farm Mutual Automobile Ins Co	PC-MUT	IL	80,114,034	45,762,499	847,687	628,162	22,691,933	7.23%
Citizens Ins Co of Amer	PC-STK	MI	1,589,396	458,040	779,574	552,704	1,026,309	6.65%
Amer Road Ins Co	PC-STK	MI	445,045	269,458	677,856	104,857	865,041	5.78%
Allstate Ins Co	PC-STK	IL	37,880,370	12,711,876	646,899	479,807	12,976,249	5.52%
Auto Club Group Ins Co	PC-STK	MI	125,235	51,219	598,322	403,071	598,322	5.11%
MIC Prop & Cas Ins Corp	PC-STK	MI	46,043	21,256	516,001	444,925	589,697	4.40%
Auto Club Ins Assn	PC-RECIP	MI	2,434,017	1,069,189	461,253	373,503	466,487	3.94%
Auto-Owners Ins Co	PC-MUT	MI	5,205,236	2,849,673	454,633	316,479	1,432,673	3.88%
State Farm Fire And Casualty Co	PC-STK	IL	17,024,113	5,827,619	284,488	234,713	8,095,894	2.43%
Home-Owners Ins Co	PC-STK	MI	218,075	101,540	196,319	132,332	198,593	1.68%
Farmers Ins Exchange	PC-RECIP	CA	8,502,537	2,875,541	193,287	154,092	3,326,113	1.65%
Dorinco Rein Co	PC-STK	MI	1,566,903	591,795	184,050	30,856	206,434	1.57%
Farm Bureau General Ins Co of MI	PC-STK	MI	89,401	46,382	174,021	135,822	174,021	1.49%
Frankenmuth Mutual Ins Co	PC-MUT	MI	458,252	203,400	166,733	107,876	203,219	1.42%
MEEMIC Ins Co	PC-STK	MI	166,014	74,611	122,364	68,267	122,364	1.04%
Accident Fund Co	PC-STK	MI	1,024,237	349,655	120,507	95,454	120,507	1.03%
Hastings Mutual Ins Co	PC-MUT	MI	362,023	138,699	113,848	76,063	184,155	0.97%
Liberty Mutual Fire Ins Co	PC-MUT	MA	2,808,527	856,796	112,758	82,196	3,508,290	0.96%
DaimlerChrysler Ins Co (DEBIS) North Amer	PC-STK	MI	570,347	202,007	103,348	7,217	237,325	0.88%
MIC General Ins Corp	PC-STK	MI	21,263	13,360	97,195	58,816	144,309	0.83%
Subtotals:	20		160,651,069	74,474,615	6,851,144	4,487,211	57,167,932	58.47%
Remainder	643		590,143,614	232,087,960	4,867,078	3,456,935	161,728,774	41.53%
Grand Totals:	663		750,794,682	306,562,574	11,718,223	7,944,146	218,896,706	100.00%

All Writers - Title Insurance

First Amer Title Ins Co	TITLE	CA	904,949	394,238	64,297	1,956	1,469,932	22.73%
Transnation Title Ins Co	TITLE	AZ	136,344	71,411	49,391	1,171	196,155	17.46%
Lawyers Title Ins Corp	TITLE	VA	462,940	180,292	34,613	904	751,547	12.23%
Chicago Title Ins Co	TITLE	MO	662,635	150,179	26,458	555	1,133,374	9.35%
Fidelity National Title Ins Co Of NY	TITLE	NY	205,824	63,787	24,234	585	346,163	8.57%
Stewart Title Guaranty Co	TITLE	TX	421,965	193,827	21,848	664	756,475	7.72%
Commonwealth Land Title Ins Co	TITLE	PA	480,041	125,570	12,839	573	749,289	4.54%
Ticor Title Ins Co	TITLE	CA	200,548	80,023	12,589	830	231,864	4.45%
Security Union Title Ins Co	TITLE	CA	88,589	54,063	10,678	211	33,110	3.77%
Old Republic National Title Ins Co	TITLE	MN	275,799	88,318	10,609	344	491,858	3.75%
Investors Title Ins Co	TITLE	NC	45,983	24,150	6,761	109	43,548	2.39%
Amer Pioneer Title Ins Co	TITLE	FL	44,443	20,203	6,519	8	93,928	2.30%
Guarantee Title & Trust Co	TITLE	OH	8,041	2,478	1,997	0	15,534	0.71%
Fidelity National Title Ins Co	TITLE	CA	232,611	66,123	90	28	488,508	0.03%
Grand Totals:	14		4,170,712	1,514,662	282,922	7,938	6,801,284	100.00%

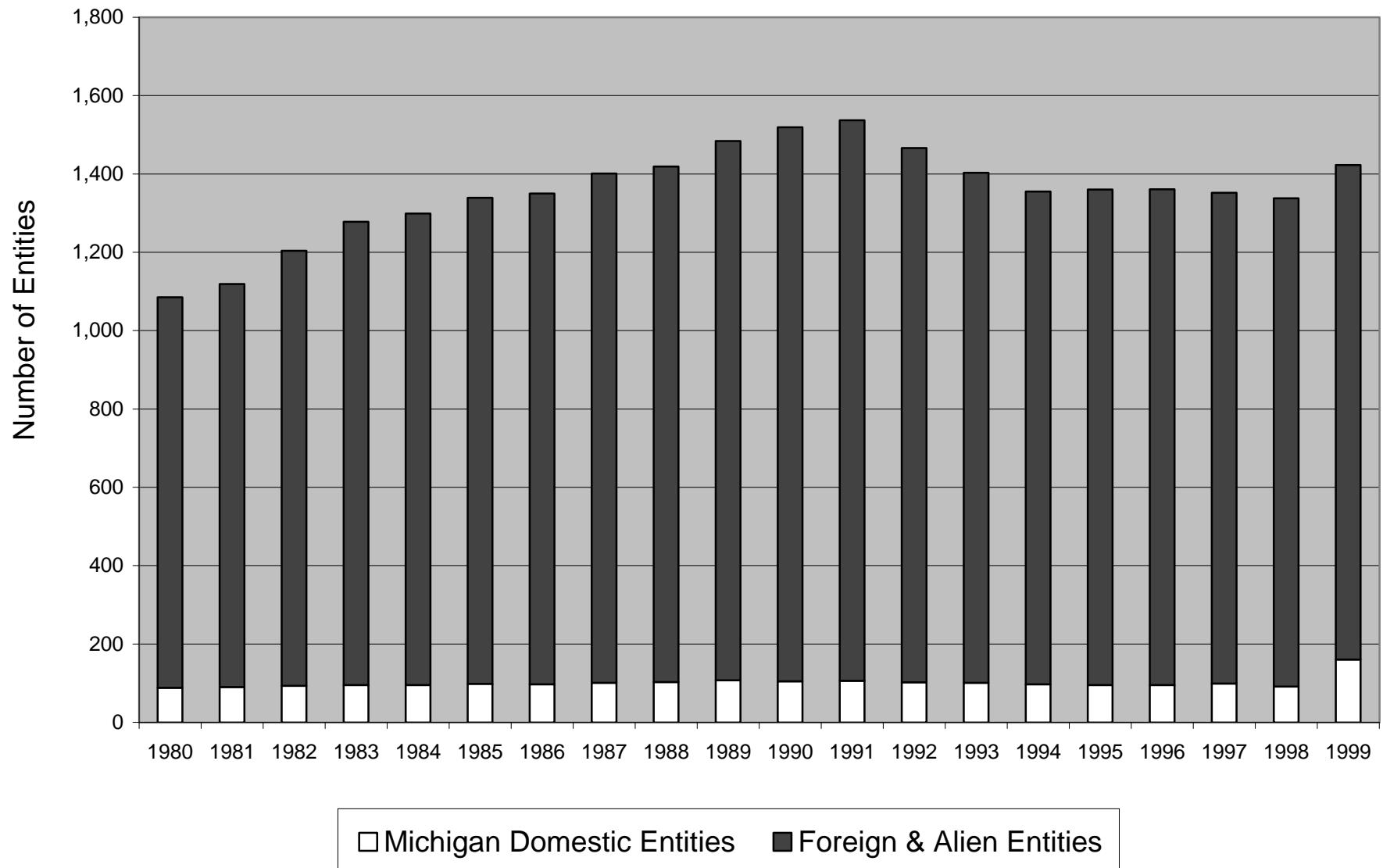
1999 MICHIGAN INSURANCE BUREAU ANNUAL REPORT

(amounts in thousands of dollars)

Recapitulation

Michigan Domiciled Entities			Michigan Direct Premiums Written	All Insurance Entities			Michigan Direct Premiums Written
Type	1999 Count	Change		Type	1999 Count	Change	
LLP65	2	0	1,637	LLP65	2	0	1,637
PC-FARM	2	0	78	PC-FARM	2	0	78
PC-GSIP	15	0	111,560	PC-GSIP	15	0	111,560
PC-MUT	19	-1	1,134,572	PC-MUT	89	-1	2,512,039
PC-Other	3	0	60,179	PC-Other	3	0	60,179
PC-RECIP	2	0	469,034	PC-RECIP	15	0	761,980
PC-STK	40	7	4,150,233	PC-S/L	98	5	216,610
Subtotals: P & C	83	6	5,927,293	PC-STK	630	21	8,029,762
COOP64	2	0	10,879	PC-USB	9	-1	6,877
FRAT	2	0	26,791	Subtotals: P & C	863	24	11,700,722
LH-MUT	3	0	106,214	COOP64	2	0	10,879
LH-STK	19	-2	1,102,506	FRAT	72	-1	209,316
RELD66	1	0	572	LH-MUT	53	-8	1,600,762
Subtotals: L & H	27	-2	1,246,962	LH-STK	466	-4	14,036,267
AFDS-NP	3	1	44,916	LH-USB	9	0	92,992
AFDS-P	14	-1	53,906	RELD66	1	0	572
HMDI	3	0	8,950,709	Subtotals: L & H	603	-13	15,950,788
HMO-NP	14	1	4,239,313	AFDS-NP	3	1	44,916
HMO-P	8	-1	480,720	AFDS-P	14	-1	53,906
MEWA	8	-4	16,928	HMDI	3	0	8,950,709
Subtotals: Health	50	-4	13,786,492	HMO-NP	14	1	4,239,313
Totals: Domestic	160	0	20,960,747	HMO-P	8	-1	480,720
Entities With Michigan As a Port of Entry				MEWA	8	-4	16,928
LH-USB	8	0	92,992	Subtotals: Health	50	-4	13,786,492
Foreign Entities				Title	19	2	282,922
PC-MUT	70	0	1,377,467	Grand Totals:	1,535	9	41,720,924
PC-RECIP	13	0	292,946	PC-MUT	70	0	1,377,467
PC-S/L	98	5	216,610	PC-RECIP	13	0	292,946
PC-STK	590	14	3,879,530	PC-S/L	98	5	216,610
PC-USB	9	-1	6,877	PC-STK	590	14	3,879,530
Subtotals: P & C	780	18	5,773,429	PC-USB	9	-1	6,877
FRAT	70	-1	182,525	Subtotals: P & C	863	24	11,700,722
LH-MUT	50	-8	1,494,548	COOP64	2	0	10,879
LH-STK	447	-2	12,933,760	FRAT	72	-1	209,316
LH-USB	1	0	0	LH-MUT	53	-8	1,600,762
Subtotals: L & H	568	-11	14,610,833	LH-STK	466	-4	14,036,267
Title	19	2	282,922	LH-USB	9	-1	92,992
Totals: Foreign	1,367	9	20,667,185	Grand Totals:	1,535	9	41,720,924

Authorized Insurance Entities



APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

71854	DC	83445	AZ	10957	IL	19240	IL
AAA LIFE INSURANCE COMPANY 17250 NEWBURGH ROAD, STE. 100 LIVONIA, MI 48152		ADVANCE INSURANCE COMPANY 2930 SW WOODSIDE DRIVE SUITE A TOPEKA, KS 66614-5326		ALAMANCE INSURANCE COMPANY 238 INTERNATIONAL ROAD BURLINGTON, NC 27215		ALLSTATE INDEMNITY COMPANY 3075 SANDERS ROAD SUITE H1A NORTHBROOK, IL 60062-7127	
22896	MD	33898	PA	19135	AL	19232	IL
ACA FINANCIAL GUARANTY CORPORATION 140 BROADWAY 47TH FLOOR NEW YORK, NY 10005		AEGIS SECURITY INSURANCE COMPANY P.O. BOX 3153 HARRISBURG, PA 17105		ALFA MUTUAL INSURANCE COMPANY P.O.BOX 11000 MONTGOMERY, AL 36191-0001		ALLSTATE INSURANCE COMPANY 3075 SANDERS ROAD SUITE H1A NORTHBROOK, IL 60062-7127	
60038	DC	78700	CT	20222	OH	60186	IL
ACACIA LIFE INSURANCE COMPANY 7315 WISCONSIN AVENUE BETHESDA, MD 20814		AETNA HEALTH AND LIFE INSURANCE COMPANY 151 FARMINGTON STREET MC64 HARTFORD, CT 06156-0417		ALL AMERICA INSURANCE COMPANY 800 S. WASHINGTON STREET VAN WERT, OH 45891		ALLSTATE LIFE INSURANCE COMPANY 3075 SANDERS ROAD SUITE H2C NORTHBROOK, IL 60062-7127	
85685	VA	76953	FL	60097	IL	17230	IL
ACACIA NATIONAL LIFE INSURANCE COMPANY 5900 "O" STREET LINCOLN, NE 68510		AETNA INSURANCE COMPANY OF AMERICA 151 FARMINGTON AVENUE HARTFORD, CT 06156		ALL AMERICAN LIFE INSURANCE COMPANY P.O. BOX 2074 750 W. VIRGINIA STREET MILWAUKEE, WI 53201-2074		ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY 3075 SANDERS ROAD SUITE H1A NORTHBROOK, IL 60062-7127	
37958	NE	36153	CT	82406	IN	67369	IN
ACCEPTANCE INSURANCE COMPANY 222 S. 15TH STREET SUITE 600 NORTH OMAHA, NB 68102-1616		AETNA INSURANCE COMPANY OF CONNECTICUT 151 FARMINGTON AVENUE MC64 HARTFORD, CT 06156		ALL SAVERS INSURANCE COMPANY 7440 WOODLAND DRIVE INDIANAPOLIS, IN 46278-1719		ALTA HEALTH & LIFE INSURANCE COMPANY 8515 E. ORCHARD ROAD 7T2 ENGLEWOOD, CO 80111	
10166	MI	86509	CT	13285	PA	60208	IL
ACCIDENT FUND COMPANY, THE P.O. BOX 40790 LANSING, MI 48901-7990		AETNA LIFE INSURANCE AND ANNUITY COMPANY 151 FARMINGTON AVENUE HARTFORD, CT 06156		ALLEHENY CASUALTY COMPANY P.O. BOX 1116 MEADVILLE, PA 16335-7116		AMALGAMATED LIFE AND HEALTH INSURANCE COMPANY 333 S. ASHLAND AVENUE CHICAGO, IL 60607	
26379	FL	60054	CT	22756	CA	18708	WI
ACCREDITED SURETY AND CASUALTY COMPANY, INC. P.O. BOX 568529 ORLANDO, FL 32856-8529		AETNA LIFE INSURANCE COMPANY 151 FARMINGTON AVENUE HARTFORD, CT 06156		ALLEGIANCE INSURANCE COMPANY #1 HORACE MANN PLAZA SPRINGFIELD, IL 62715		AMBAC ASSURANCE CORPORATION ONE STATE STREET PLAZA 15TH FLOOR NEW YORK, NY 10004	
22667	PA	97101	CT	20273	NY	19100	IA
ACE AMERICAN INSURANCE COMPANY 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101		AETNA LIFE INSURANCE COMPANY OF AMERICA 151 FARMINGTON AVENUE HARTFORD, CT 06156		ALLIANCE ASSURANCE COMPANY OF AMERICA 9300 ARROWPOINT BOULEVARD P.O. BOX 1000 CHARLOTTE, NC 28201-1000		AMCO INSURANCE COMPANY 701 5TH AVENUE DES MOINES, IA 50391-2007	
22705	PA	95756	MI	60134	MI	75078	IL
ACE AMERICAN REINSURANCE COMPANY 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101		AETNA U.S. HEALTHCARE, INC. 26933 NORTHWESTERN HIGHWAY SUITE 100 SOUTHFIELD, MI 48034-4728		ALLIANCE HEALTH AND LIFE INSURANCE COMPANY 2850 W. GRAND BOULEVARD FIFTH FLOOR DETROIT, MI 48202		AMERIBEST LIFE INSURANCE COMPANY 909 LOCUST STREET DES MOINES, IA 50309	
50028	NY	10014	RI	56189	OH	10103	IN
ACE CAPITAL TITLE REINSURANCE COMPANY 1325 AVENUE OF THE AMERICAS NEW YORK, NY 10019		AFFILIATED FM INSURANCE COMPANY ALLENDALE PARK P.O. BOX 7500 JOHNSTON, RI 02919-0500		ALLIANCE OF POLES OF AMERICA 6966 BROADWAY AVENUE CLEVELAND, OH 44105		AMERICAN AGRICULTURAL INSURANCE COMPANY 225 W. TOUHY AVENUE PARK RIDGE, IL 60068	
20702	PA	60232	PA	56197	OH	26832	OH
ACE FIRE UNDERWRITERS INSURANCE COMPANY 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101		AGL LIFE ASSURANCE COMPANY 610 WEST GERMANTOWN PIKE SUITE 460 PLYMOUTH MEETING, PA 19462		ALLIANCE OF TRANSYLVANIAN SAXONS 5393 PEARL ROAD CLEVELAND, OH 44129-1597		AMERICAN ALLIANCE INSURANCE COMPANY 580 WALNUT STREET CINCINNATI, OH 45202	
30180	MD	42757	IA	35300	CA	19720	DE
ACE GUARANTY RE INC. 1325 AVENUE OF THE AMERICAS 18TH FLOOR NEW YORK, NY 10019		AGRI GENERAL INSURANCE COMPANY 1501 50TH STREET SUITE 200 W. DES MOINES, IA 50266-5962		ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA 1750 HENNEPIN AVENUE MINNEAPOLIS, MN 55403-2195		AMERICAN ALTERNATIVE INSURANCE CORPORATION 555 COLLEGE ROAD EAST P.O. BOX 5241 PRINCETON, NJ 08543	
10030	PA	37532	DE	36420	CA	24589	DE
ACE INDEMNITY INSURANCE COMPANY 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101		AGRICULTURAL EXCESS & SURPLUS INSURANCE COMPANY 580 WALNUT STREET 12TH FLOOR CINCINNATI, OH 45202		ALLIANZ UNDERWRITERS INSURANCE COMPANY P.O. BOX 7780 BURBANK, CA 91510-7780		AMERICAN AND FOREIGN INSURANCE COMPANY 9300 ARROWPOINT BOULEVARD P.O. BOX 1000 CHARLOTTE, NC 28201-1000	
20699	PA	26344	OH	42579	IA	21849	MO
ACE PROPERTY AND CASUALTY INSURANCE COMPANY 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19192		AGRICULTURAL INSURANCE COMPANY 580 WALNUT STREET 12TH FLOOR CINCINNATI, OH 45202		ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY 701 5TH AVENUE DES MOINES, IA 50391-2007		AMERICAN AUTOMOBILE INSURANCE COMPANY 777 SAN MARIN DRIVE NOVATO, CA 94998	
22950	IL	56014	WI	10212	NH	10111	FL
ACSTAR INSURANCE COMPANY P.O. BOX 2350 NEW BRITAIN, CT 06050-2350		AID ASSOCIATION FOR LUTHERANS 4321 N. BALLARD ROAD APPLETON, WI 54919-0001		ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY 100 N. PARKWAY WORCESTER, MA 01605		AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA 11222 QUAIL ROOST DRIVE MIAMI, FL 33157	
24856	DE	66842	DE	41840	PA	60275	FL
ADMIRAL INSURANCE COMPANY 1255 CALDWELL ROAD P.O. BOX 5725 CHERRY HILL, NJ 08034		AIG LIFE INSURANCE COMPANY P.O. BOX 667 DOMESTIC ACCOUNTING WILMINGTON, DE 19899		ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY 100 N. PARKWAY WORCESTER, MA 01605		AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA 11222 QUAIL ROOST DRIVE MIAMI, FL 33157	
39381	DE	19399	NY	84824	DE	40789	DE
ADRIATIC INSURANCE COMPANY 3501 N. CAUSEWAY BOULEVARD SUITE 1000 METAIRIE, LA 70002-3675		AIU INSURANCE COMPANY 70 PINE STREET NEW YORK, NY 10270		ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY 440 LINCOLN STREET WORCESTER, MA 01653		AMERICAN BUSINESS & PERSONAL INSURANCE MUTUAL, INC. 307 N. MICHIGAN AVENUE CHICAGO, IL 60601	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

60291	TX	92738	IA	67571	NY	60631	KS
AMERICAN CAPITOL INSURANCE COMPANY		AMERICAN EQUITY INVESTMENT LIFE		AMERICAN GENERAL LIFE INSURANCE		AMERICAN INVESTORS LIFE INSURANCE	
P.O. BOX 42814		INSURANCE COMPANY		COMPANY OF NEW YORK		COMPANY, INC.	
HOUSTON, TX 77242		P.O. BOX 71216		P.O. BOX 1456		P.O. BOX 2039	
		DES MOINES, IA 50325		SYRACUSE, NY 13201-1456		TOPEKA, KS 66601-2039	
20427	PA	23450	FL	68667	PA	60704	NY
AMERICAN CASUALTY COMPANY OF		AMERICAN FAMILY HOME INSURANCE		AMERICAN GENERAL LIFE INSURANCE		AMERICAN LIFE INSURANCE COMPANY OF	
READING, PENNSYLVANIA		COMPANY		COMPANY OF PENNSYLVANIA		NEW YORK, THE	
CNA PLAZA		P.O. BOX 5323		GAAP DEPARTMENT (MSN 4-K)		320 PARK AVENUE	
CHICAGO, IL 60685		CINCINNATI, OH 45201-5323		3600 ROUTE 66, P.O. BOX 1580		NEW YORK, NY 10022	
37915	MO	60380	GA	NEPTUNE, NJ 07754-1580			
AMERICAN CENTRAL INSURANCE COMPANY		AMERICAN FAMILY LIFE ASSURANCE		31208	TN	10200	IL
ONE BEACON STREET		COMPANY OF COLUMBUS		AMERICAN GENERAL PROPERTY		AMERICAN LIVE STOCK INSURANCE	
BOSTON, MA 02108-3100		AFLAC WORLDWIDE HEADQUARTERS		INSURANCE COMPANY		COMPANY	
		1932 WYNNTON ROAD		458N AMERICAN GENERAL CENTER		P.O. BOX 520	
18180	MI	COLUMBUS, GA 31999		NASHVILLE, TN 37250		GENEVA, IL 60134-0520	
AMERICAN COMMUNITY CASUALTY		60399	WI	16403	NE	30562	IL
INSURANCE COMPANY		AMERICAN FAMILY LIFE INSURANCE		AMERICAN GROWERS INSURANCE		AMERICAN MANUFACTURERS MUTUAL	
39201 SEVEN MILE ROAD		COMPANY		COMPANY		INSURANCE COMPANY	
LIVONIA, MI 48152		6000 AMERICAN PARKWAY		222 S. 15TH STREET		1 KEMPER DRIVE	
		MADISON, WI 53783-0001		SUITE 600 NORTH		LONG GROVE, IL 60049-0001	
60305	MI	43699	FL	OMAHA, NE 68102-1616			
AMERICAN COMMUNITY MUTUAL		AMERICAN FEDERATION INSURANCE		26247	NY	81213	CT
INSURANCE COMPANY		COMPANY		AMERICAN GUARANTEE AND LIABILITY		AMERICAN MATURITY LIFE INSURANCE	
39201 W. SEVEN MILE ROAD		P.O. BOX 2450		INSURANCE COMPANY		COMPANY	
LIVONIA, MI 48152-1094		GRAND RAPIDS, MI 49501-2450		1400 AMERICAN LANE		P.O. BOX 2999	
		13323	MI	TOWER 1, 19TH FLOOR		HARTFORD, CT 06104-2999	
45934	MN	AMERICAN FELLOWSHIP MUTUAL		SCHAUMBURG, IL 60196-1056		67989	SD
AMERICAN COMPENSATION INSURANCE		INSURANCE COMPANY		13331	OH	AMERICAN MEMORIAL LIFE INSURANCE	
COMPANY		26001 TELEGRAPH ROAD		AMERICAN HARDWARE MUTUAL		COMPANY	
8500 NORMANDALE LAKE BOULEVARD		SOUTHFIELD, MI 48034		INSURANCE COMPANY		P.O. BOX 2730	
SUITE 1400		60410	OK	471 E. BROAD STREET		RAPID CITY, SD 57709-2730	
BLOOMINGTON, MN 55437		OKLAHOMA CITY, OK 73125-0523		COLUMBUS, OH 43215			
12246	MO	60429	FL	60518	TX	23469	OH
AMERICAN CONTINENTAL INSURANCE		AMERICAN FIDELITY LIFE INSURANCE		AMERICAN HEALTH AND LIFE INSURANCE		AMERICAN MODERN HOME INSURANCE	
COMPANY		COMPANY		COMPANY		COMPANY	
540 LAKE COOK ROAD		4060 BARRANCAS AVENUE		ATTN: ACCOUNTING		P.O. BOX 5323	
DEERFIELD, IL 60015		PENSACOLA, FL 32507		P.O. BOX 2548		CINCINNATI, OH 45201-5323	
38237	IL	24066	OH	FORT WORTH, TX 76113		65811	OH
AMERICAN COUNTRY INSURANCE		AMERICAN FIRE AND CASUALTY COMPANY		60534	FL	AMERICAN MODERN LIFE INSURANCE	
COMPANY		9450 SEWARD ROAD		AMERICAN HERITAGE LIFE INSURANCE		COMPANY	
222 N. LASALLE STREET		FAIRFIELD, OH 45014		COMPANY		COMPANY	
SUITE 1600		94226	IL	1776 AMERICAN HERITAGE LIFE DR		1 KEMPER DRIVE	
CHICAGO, IL 60601-1105		AMERICAN FRANKLIN LIFE INSURANCE		JACKSONVILLE, FL 32224-6688		LONG GROVE, IL 60049-0001	
94439	DE	COMPANY, THE		19380	NY	22918	IL
AMERICAN CREDITORS LIFE INSURANCE		#1 FRANKLIN SQUARE		AMERICAN HOME ASSURANCE COMPANY		AMERICAN MOTORISTS INSURANCE	
COMPANY		SPRINGFIELD, IL 62713		70 PINE STREET		COMPANY	
P.O. BOX 17748		56200	MN	NEW YORK, NY 10270		22136	NY
IRVINE, CA 92623-7748		AMERICAN FRATERNAL UNION		60577	IN	AMERICAN NATIONAL FIRE INSURANCE	
41858	DE	P.O. BOX 59		AMERICAN INCOME LIFE INSURANCE		COMPANY	
AMERICAN DYNASTY SURPLUS LINES		ELY, MN 55731		COMPANY		580 WALNUT STREET	
INSURANCE COMPANY		40398	IL	P.O. BOX 2608		12TH FLOOR	
580 WALNUT STREET		AMERICAN FUJI FIRE AND MARINE		WACO, TX 76797		CINCINNATI, OH 45202	
CINCINNATI, OH 45202		INSURANCE COMPANY		21857	NE	60739	TX
19690	IN	475 HALF DAY ROAD		AMERICAN INSURANCE COMPANY, THE		AMERICAN NATIONAL INSURANCE	
AMERICAN ECONOMY INSURANCE		SUITE 300		777 SAN MARIN DRIVE		COMPANY	
COMPANY		LINCOLNSHIRE, IL 60069		NOVATO, CA 94998		ONE MOODY PLAZA	
SAFECO PLAZA		70432	TX	32220	NY	GALVESTON, TX 77550	
4333 BROOKLYN AVE, NE		AMERICAN GENERAL ANNUITY INSURANCE		AMERICAN INTERNATIONAL INSURANCE		71773	TX
SEATTLE, WA 98185		COMPANY		COMPANY		AMERICAN NATIONAL LIFE INSURANCE OF	
37990	OH	205 E. 10TH AVENUE		505 CARR ROAD		TEXAS	
AMERICAN EMPIRE INSURANCE COMPANY		AMARILLO, TX 79101		WILMINGTON, DE 19809-0495		ONE MOODY PLAZA	
P.O. BOX 5370		68373	IL	60607	NY	GALVESTON, TX 77550	
CINCINNATI, OH 45201		AMERICAN GENERAL ASSURANCE		AMERICAN INTERNATIONAL LIFE		93653	AZ
35351	DE	COMPANY		ASSURANCE COMPANY OF NEW YORK		AMERICAN PARTNERS LIFE INSURANCE	
AMERICAN EMPIRE SURPLUS LINES		1000 WOODFIELD ROAD		P.O. BOX 727		COMPANY	
INSURANCE COMPANY		SCHAUMBURG, IL 60173-4793		WALL STREET STATION		227 AXP FINANCIAL CENTER	
P.O. BOX 5370		24376	NE	NEW YORK, NY 10268		MINNEAPOLIS, MN 55474	
CINCINNATI, OH 45201		AMERICAN GENERAL INDEMNITY COMPANY		40258	PA	91785	CT
20613	MA	1000 WOODFIELD ROAD		AMERICAN INTERNATIONAL SOUTH		AMERICAN PHOENIX LIFE AND	
AMERICAN EMPLOYERS' INSURANCE		SCHAUMBURG, IL 60173-4793		INSURANCE COMPANY		REASSURANCE COMPANY	
COMPANY		26883	AK	70 PINE STREET		100 BRIGHT MEADOW BOULEVARD	
ONE BEACON STREET		AMERICAN GENERAL LIFE AND ACCIDENT		NEW YORK, NY 10270		ENFIELD, CT 06083-1900	
3RD FLOOR		INSURANCE COMPANY		31895	LA	51535	FL
BOSTON, MA 02108-3100		458 NAMERICAN GENERAL CTR-NASHVILLE		AMERICAN INTERSTATE INSURANCE		AMERICAN PIONEER TITLE INSURANCE	
94234	IN	NASHVILLE, TN 37250		COMPANY		COMPANY	
AMERICAN ENTERPRISE LIFE INSURANCE		66672	TN	70 PINE STREET		493 E. SEMORAN BOULEVARD	
COMPANY		AMERICAN GENERAL LIFE AND ACCIDENT		NEW YORK, NY 10270		CASSELBERRY, FL 32707	
227 AZP FINANCIAL CENTER		INSURANCE COMPANY		3201 HIGHWAY 190 WEST		18910	IL
MINNEAPOLIS, MN 55474		P. O. BOX 1591		DERIDDER, LA 70634-6005		AMERICAN PROTECTION INSURANCE	
43117	AZ	HOUSTON, TX 77251		31895	LA	COMPANY	
AMERICAN EQUITY INSURANCE COMPANY				AMERICAN INTERSTATE INSURANCE		1 KEMPER DRIVE	
7676 E. PINNACLE PEAK ROAD				COMPANY		LONG GROVE, IL 60049-0001	
SCOTTSDALE, AZ 85255				2301 HIGHWAY 190 WEST		10227	DE
				DERIDDER, LA 70634-6005		AMERICAN RE-INSURANCE COMPANY	
						555 COLLEGE ROAD EAST	
						P. O. BOX 5241	
						PRINCETON, NJ 08543	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

19615	AZ	19488	MI	10316	RI	19895	NY
AMERICAN RELIABLE INSURANCE COMPANY		AMERISURE INSURANCE COMPANY		APPALACHIAN INSURANCE COMPANY		ATLANTIC MUTUAL INSURANCE COMPANY	
8655 E. VIA DE VENTURA		P.O. BOX 2060		ALLENDALE PARK		100 WALL STREET	
SCOTTSDALE, AZ 85258		FARMINGTON HILLS, MI 48333-2060		P.O. BOX 7500		NEW YORK, NY 10005	
23396	MI			JOHNSTON, RI 02919-0500		27154	NY
60836	IA	AMERISURE MUTUAL INSURANCE COMPANY		19860	IL	ATLANTIC SPECIALTY INSURANCE COMPANY	
AMERICAN REPUBLIC INSURANCE COMPANY		P.O. BOX 2060		ARGONAUT GREAT CENTRAL INSURANCE COMPANY		100 WALL STREET	
P.O. BOX 1		FARMINGTON HILLS, MI 48333-2060		3625 N. SHERIDAN ROAD		NEW YORK, NY 10005	
DES MOINES, IA 50301				PEORIA, IL 61604-1434			
19884	IL	AMERISURE PARTNERS INSURANCE COMPANY		19801	CA	18333	NY
AMERICAN RISK FUNDING INSURANCE COMPANY		26777 HALSTEAD ROAD		ARGONAUT INSURANCE COMPANY		ATLAS ASSURANCE COMPANY OF AMERICA	
12222 MERIT DRIVE		FARMINGTON HILLS, MI 48331		250 MIDDLEFIELD ROAD		62 MAPLE AVENUE	
SUITE 1660				STATUTORY REPORTING		KEENE, NH 03431	
DALLAS, TX 75251		61301	NE	MENLO PARK, CA 94025-3507		50687	FL
19631	MI	AMERITAS LIFE INSURANCE CORP		19828	IL	ATTORNEYS' TITLE INSURANCE FUND, INC.	
AMERICAN ROAD INSURANCE COMPANY, THE		P.O. BOX 81889		ARGONAUT MIDWEST INSURANCE COMPANY		6545 CORPORATE CENTRE BOULEVARD	
DEARBORN, MI 48121-6027		LINCOLN, NE 68501-1889		250 MIDDLEFIELD ROAD		ORLANDO, FL 32822	
42978	DE	AMERITRUST INSURANCE CORPORATION		250 MIDDLEFIELD ROAD		61182	CA
AMERICAN SECURITY INSURANCE COMPANY		P.O. BOX 22199		STATUTORY REPORTING		AURORA NATIONAL LIFE ASSURANCE COMPANY	
260 INTERSTATE NORTH CIRCLE, NW		SARASOTA, FL 34276-5199		MENLO PARK, CA 94025		P.O. BOX 6090	
ATLANTA, GA 30339				31887	MA	INGLEWOOD, CA 90312-6090	
19992	OH	AMERUS LIFE INSURANCE COMPANY		ARKWRIGHT INSURANCE COMPANY		70688	NY
AMERICAN SELECT INSURANCE COMPANY		61689	IA	P.O. BOX 7500		AUSA LIFE INSURANCE COMPANY, INC.	
P. O. BOX 5001		AMERUS LIFE INSURANCE COMPANY		JOHNSTON, RI 02919-0500		666 FIFTH AVENUE	
WESTFIELD CENTER, OH 44251-5001		611 FIFTH AVENUE				25TH FLOOR	
86630	CT	DES MOINES, IA 50309				NEW YORK, NY 10103-0001	
AMERICAN SKANDIA LIFE ASSURANCE CORPORATION		27928	IL	41459	KS	21210	MI
P. O. BOX 883		AMEX ASSURANCE COMPANY		ARMED FORCES INSURANCE EXCHANGE		AUTO CLUB GROUP INSURANCE COMPANY	
SHELTON, CT 06484-0883		1400 LOMBARDI AVENUE		P.O. BOX G		1 AUTO CLUB DRIVE	
56227	IL	SUITE 200		FORT LEAVENWORTH, KS 66027		DEARBORN, MI 48126	
AMERICAN SLOVENIAN CATHOLIC UNION (K.S.K.J.)		GREEN BAY, WI 54304-3922		36250	NY	21202	MI
2439 GLENWOOD AVENUE		42390	PA	ASSET GUARANTY INSURANCE COMPANY		AUTO CLUB INSURANCE ASSOCIATION	
JOLIET, IL 60435		AMGUARD INSURANCE COMPANY		335 MADISON AVENUE		1 AUTO CLUB DRIVE	
33723	IN	P.O. BOX A-H		25TH FLOOR		DEARBORN, MI 48126	
AMERICAN SPIRIT INSURANCE COMPANY		WILKES-BARRE, PA 18703-0020		NEW YORK, NY 10017-4605		84522	MI
580 WALNUT STREET						AUTO CLUB LIFE INSURANCE COMPANY	
CINCINNATI, OH 45202		72222	RI	ASSOCIATED INDEMNITY CORPORATION		17250 NEWBURG ROAD	
19704	IN	AMICA LIFE INSURANCE COMPANY		777 SAN MARIN DRIVE		SUITE 100	
AMERICAN STATES INSURANCE COMPANY		P.O. BOX 6008		NOVATO, CA 94998		LIVONIA, MI 48152	
SAFECO PLAZA		PROVIDENCE, RI 02940-6008		21865	CA	18988	MI
4333 BROOKLYN AVE, NE				ASSOCIATED INTERNATIONAL INSURANCE COMPANY		AUTO-OWNERS INSURANCE COMPANY	
SEATTLE, WA 98185		19976	RI	72189	CA	P. O. BOX 30660	
60879	IN	AMICA MUTUAL INSURANCE COMPANY		ASSOCIATED INTERNATIONAL INSURANCE COMPANY		LANSING, MI 48909-8160	
AMERICAN STATES LIFE INSURANCE COMPANY		P.O. BOX 6008		777 SAN MARIN DRIVE		61190	MI
P. O. BOX 34690		PROVIDENCE, RI 02940-6008		NOVATO, CA 94998		AUTO-OWNERS LIFE INSURANCE COMPANY	
SEATTLE, WA 98124-1690		34983	NE	21865	CA	P. O. BOX 30660	
37214	IN	AMWEST SURETY INSURANCE COMPANY		ASSOCIATED INTERNATIONAL INSURANCE COMPANY		LANSING, MI 48909-8160	
AMERICAN STATES PREFERRED INSURANCE COMPANY		5230 LAS VIRGENES ROAD		777 SAN MARIN DRIVE		19062	CT
SAFECO PLAZA		CALABASAS, CA 91302		NOVATO, CA 94998		AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE ONE TOWER SQUARE	
4333 BROOKLYN AVE, NE		60941	AZ	71838	TN	HARTFORD, CT 06183-6014	
SEATTLE, WA 98185		ANCHOR NATIONAL LIFE INSURANCE COMPANY		ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY		10367	MD
61140	IA	1 SUNAMERICA CENTER		P.O. BOX 222038		AVEMCO INSURANCE COMPANY	
AMERICAN TRAVELERS ASSURANCE COMPANY		LOS ANGELES, CA 90067-6022		DALLAS, TX 75222-2038		411 AVIATION WAY	
5700 WESTOWN PARKWAY		37656	FL	21296	IN	FREDRICK, MD 21701	
W. DES MOINES, IA 50266-8221		ANESTHESIOLOGISTS PROFESSIONAL ASSURANCE COMPANY		ASSOCIATES INSURANCE COMPANY		10792	IN
60895	IN	801 ARTHUR GODFREY ROAD		P.O. BOX 222038		AVOMAK INSURANCE COMPANY	
AMERICAN UNITED LIFE INSURANCE COMPANY		SUITE 400		DALLAS, TX 75222-2038		9450 SEWARD ROAD	
P. O. BOX 368		MIAMI, FL 33140		56235	NY	FAIRFIELD, OH 45014	
INDIANAPOLIS, IN 46206-0368		93661	OH	ASSOCIATION OF LITHUANIAN WORKERS			
35912	OK	ANSUR AMERICA INSURANCE COMPANY		11 KING STREET			
AMERICAN WESTERN HOME INSURANCE COMPANY		ONE MUTUAL AVENUE		SUITE 204			
P. O. BOX 5323		FRANKENMUTH, MI 48787-0001		MIDDLETOWN, NY 10940-5011			
CINCINNATI, OH 45201-5323		85286	TX	19305	NY		
40142	IL	ANTHEM ALLIANCE HEALTH INSURANCE COMPANY		ASSURANCE COMPANY OF AMERICA			
AMERICAN ZURICH INSURANCE COMPANY		8085 KNUE ROAD		1400 AMERICAN LANE			
1400 AMERICAN LANE		INDIANAPOLIS, IN 46250		SCHAUMBURG, IL 60196-1056			
ZURICH TOWERS		61069	IN	41769	MN		
SCHAUMBURG, IL 60196-1056		ANTHEN LIFE INSURANCE COMPANY OF INDIANA		ATHENA ASSURANCE COMPANY			
30872	IL	P. O. BOX 10		385 WASHINGTON STREET			
AMERIN GUARANTY CORPORATION		WORTHINGTON, OH 43085		ST. PAUL, MN 55102			
1601 MARKET STREET				61093	GA		
PHILADELPHIA, PA 19103				ATLANTA LIFE INSURANCE COMPANY			
				100 AUBURN AVENUE N.E.			
				ATLANTA, GA 30303			
				22209	TX		
				ATLANTIC INSURANCE COMPANY			
				P.O. BOX 131771			
				DALLAS, TX 75313-1771			

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

36552	DE	61395	UT	16713	OH	61581	CO
AXA REINSURANCE COMPANY		BENEFICIAL LIFE INSURANCE COMPANY	BUCKEYE STATE MUTUAL INSURANCE	CAPITOL LIFE INSURANCE COMPANY, THE			
17 STATE STREET		36 S. STATE STREET	COMPANY, THE	P.O. BOX 1200			
29TH & 30TH FLOORS		SALT LAKE CITY, UT 84136-0001	ONE HERITAGE PLACE	DENVER, CO 80201-1200			
NEW YORK, NY 10004-1501		29580	MO	PIQUA, OH 45356-4888		95452	MI
13420	WI	BERKLEY REGIONAL INSURANCE COMPANY	BUCKEYE UNION INSURANCE COMPANY,	CARE CHOICES HMO			
BADGER MUTUAL INSURANCE COMPANY		7273 E. BUTHERUS DRIVE	THE	34605 TWELVE MILE ROAD			
1635 W. NATIONAL AVENUE		SCOTTSDALE, AZ 85260	CNA PLAZA	FARMINGTON HILLS, MI 48331-3221			
MILWAUKEE, WI 53204		62345	NE	CHICAGO, IL 60685		10510	FL
24813	CA	BERKSHIRE HATHAWAY LIFE INSURANCE	BURLINGTON INSURANCE COMPANY	CAROLINA CASUALTY INSURANCE			
BALBOA INSURANCE COMPANY		COMPANY OF NEBRASKA	23620	COMPANY			
P.O. BOX 19702		3024 HARNEY STREET	BURLINGTON, NC 27215	P.O. BOX 2575			
IRVINE, CA 92623		OMAHA, NE 68131	JACKSONVILLE, FL 32256				
68160	CA	61433	MA	61492	MO	52564	MI
BALBOA LIFE INSURANCE COMPANY		BERKSHIRE LIFE INSURANCE COMPANY	BUSINESS MEN'S ASSURANCE COMPANY	CASCADES HEALTH PLAN, INC.			
P.O. BOX 19702		700 SOUTH STREET	OF AMERICA	ONE JACKSON SQUARE			
IRVINE, CA 92623		PITTSFIELD, MA 01201	BOX 419458	8TH FLOOR			
61212	MD	90638	TX	KANSAS CITY, MO 64141		21237	MO
BALTIMORE LIFE INSURANCE COMPANY, THE		BEST LIFE AND HEALTH INSURANCE COMPANY	93432	CASUALTY RECIPROCAL EXCHANGE			
10075 RED RUN BOULEVARD		P.O. BOX 19721	C.M. LIFE INSURANCE COMPANY	9201 STATE LINE ROAD			
OWINGS MILLS, MD 21117-6050		IRVINE, CA 92623-9721	1295 STATE STREET	KANSAS CITY, MO 64114-3234			
61263	IL	19402	PA	SPRINGFIELD, MA 01111		56022	WI
BANKERS LIFE AND CASUALTY COMPANY		BIRMINGHAM FIRE INSURANCE COMPANY	30082	CATHOLIC FAMILY LIFE INSURANCE			
11815 N. PENNSYLVANIA STREET		OF PENNSYLVANIA	C.P.A. INSURANCE COMPANY	P.O. BOX 11563			
CARMEL, IN 46032		70 PINE STREET	P.O. BOX 250010	SHOREWOOD, WI 53211			
63932	NY	NEW YORK, NY 10270	WEST BLOOMFIELD, MI 48325-0010		56030	WI	
BANKERS LIFE INSURANCE COMPANY OF NEW YORK		20095	IL	26743	DE	CATHOLIC KNIGHTS INSURANCE SOCIETY	
65 FROELICH FARM BOULEVARD		BITUMINIOUS CASUALTY CORPORATION	CALIBER ONE INDEMNITY COMPANY	1100 W. WELLS STREET			
WOODBURY, NY 11797-9847		320-18TH STREET	1040 STONEY HILL ROAD	MILWAUKEE, WI 53233-2316			
23132	IL	ROCK ISLAND, IL 61201	YARDLEY, PA 19067		56421	MO	
BANKERS MULTIPLE LINE INSURANCE COMPANY		20109	IL	32271	CA	CATHOLIC KNIGHTS OF AMERICA, THE	
P.O. BOX 132699		BITUMINOUS FIRE AND MARINE INSURANCE COMPANY	3525 HAMPTON AVENUE	3525 HAMPTON AVENUE			
DALLAS, TX 75313		320-18TH STREET	ST. LOUIS, MO 63139-1980				
71900	TX	ROCK ISLAND, IL 61201	LAS VEGAS, NV 89114-4910		56316	OH	
BANKERS NATIONAL LIFE INSURANCE COMPANY		54291	MI	19771	MA	CATHOLIC LADIES OF COLUMBIA, THE	
11815 N. PENNSYLVANIA STREET		BLUE CROSS AND BLUE SHIELD OF MICHIGAN	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	4480 REFUGE ROAD			
CARMEL, IN 46032		600 LAFAYETTE EAST	95 OLD RIVER ROAD	SUITE 300			
		MC 0801	ANDOVER, MA 01810-1078	COLUMBUS, OH 43232-			
18279	PA	DETROIT, MI 48226	36340	CATHOLIC ORDER OF FORESTERS			
BANKERS STANDARD INSURANCE COMPANY		57231	NY	CAMICO MUTUAL INSURANCE COMPANY			
1601 CHESTNUT STREET		136 E. 39TH STREET	1235 RADIO ROAD	355 SHUMAN BOULEVARD			
P.O. 41484		NEW YORK, NY 10016-0914	REDWOOD CITY, CA 94065-1217	P.O. BOX 3012			
PHILADELPHIA, PA 19101-1484		61476	MA	NAPERVILLE, IL 60566-7012			
61387	IA	BOSTON MUTUAL LIFE INSURANCE COMPANY	80659	OH			
BANKERS UNITED LIFE ASSURANCE COMPANY		120 ROYALL STREET	CANADA LIFE ASSURANCE COMPANY, THE	CELENA MUTUAL INSURANCE COMPANY			
4333 EDGEWOOD ROAD, N.E.		CANTON, MA 02021-1098	6201 POWERS FERRY ROAD, NW	1 INSURANCE SQUARE			
CEDAR RAPIDS, IA 52499		20761	MA	ATLANTA, GA 30339	CELINA, OH 45822		
94250	MD	BOSTON OLD COLONY INSURANCE COMPANY	81060	IL			
BANNER LIFE INSURANCE COMPANY		CNA PLAZA	CANADA LIFE INSURANCE COMPANY OF AMERICA	CELTIC INSURANCE COMPANY			
1701 RESEARCH BOULEVARD		CHICAGO, IL 60685	6201 POWERS FERRY ROAD, N.W.	233 S. WACKER DRIVE			
ROCKVILLE, MD 20850			ATLANTA, GA 30339	SEARS TOWER-SUITE 700			
57223	NY		27790	OH			
BAPTIST LIFE ASSOCIATION		BOTSFORD HEALTH PLAN	CANAL INDEMNITY COMPANY	CHICAGO, IL 60606-6393			
8555 MAIN STREET		28050 GRAND RIVER	P.O. BOX 7	CENTENNIAL INSURANCE COMPANY			
BUFFALO, NY 14221		FARMINGTON HILLS, MI 48336	GREENVILLE, SC 29602	100 WALL STREET			
19763	MA	10464	SC	NEW YORK, NY 10005			
BAY STATE INSURANCE COMPANY		29734	MI				
95 OLD RIVER ROAD		BOWLING PROPRIETORS OF MICHIGAN LIMITED LIABILITY POOL	CANAL INSURANCE COMPANY				
ANDOVER, MA 01810-1078		P.O. BOX 2223	P.O. BOX 7				
		SOUTHFIELD, MI 48037-2223	GREENVILLE, SC 29602				
95610	MI	74900	AR	63541	OH		
BCN OF MICHIGAN		74900	AR	CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY			
25925 TELEGRAPH		BROKERS NATIONAL LIFE ASSURANCE COMPANY	P.O. BOX 7	255 E. MAIN STREET			
SOUTHFIELD, MI 48086-		P.O. BOX 150129	DETROIT, MI 48219	COLUMBUS, OH 43215			
38245	OH	AUSTIN, TX 78715-0129	20877	OH			
BCS INSURANCE COMPANY		78620	MI	CENTRAL MUTUAL INSURANCE COMPANY			
676 N. ST. CLAIR STREET		BROOKE LIFE INSURANCE COMPANY	CAPITAL MARKETS ASSURANCE CORPORATION	800 S. WASHINGTON STREET			
CHICAGO, IL 60611		C-O JACKSON NAT'L LIFE	113 KING STREET	VAN WERT, OH 45891			
80985	IL	5901 EXECUTIVE DRIVE	ARMONK, NY 10504-1610	61700	DE		
BCS LIFE INSURANCE COMPANY		LANSING, MI 48911	62421	CENTRAL NATIONAL LIFE INSURANCE COMPANY OF OMAHA, THE			
676 N. ST. CLAIR STREET		13528	IN	69 LYDECKER STREET			
CHICAGO, IL 60611		BROTHERHOOD MUTUAL INSURANCE COMPANY	280 TRUMBULL STREET	NYACK, NY 10960			
99961	MI	6400 BROTHERTHOOD WAY	21ST FLOOR	61735	TX		
BEHAVIORAL HEALTHCARE MANAGEMENT, INC		P.O. BOX 2227	HARTFORD, CT 06103	CENTRAL SECURITY LIFE INSURANCE COMPANY			
1750 S. TELEGRAPH ROAD		FORT WAYNE, IN 46801	10472	P.O. BOX 833879			
SUITE 106			CAPITAL INDEMNITY CORPORATION	RICHARDSON, TX 75083-3879			
BLOOMFIELD HILLS, MI 48302			P.O. BOX 5900	61751	NE		
			MADISON, WI 53705-0900	CENTRAL STATES HEALTH & LIFE CO. OF OMAHA			
				P.O. BOX 34350			
				OMAHA, NE 68134			

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

34274	NE	10052	IN	97071	MI	32280	CA
CENTRAL STATES INDEMNITY CO. OF OMAHA		CHUBB NATIONAL INSURANCE COMPANY 15 MOUNTAIN VIEW ROAD		CLARICA LIFE REINSURANCE COMPANY 13890 BISHOPS DRIVE		COMMERCIAL CASUALTY INSURANCE COMPANY	
P.O. BOX 34888		P.O. BOX 1615		P.O. BOX 503		2716 N. TENAYA WAY	
CORPORATE ACCOUNTING DEPT.		WARREN, NJ 07061-1615		BROOKFIELD, WI 53008-0503		P.O. BOX 14910	
OMAHA, NE 68134						LAS VEGAS, NV 89114-4910	
80896	MA	10669	NY	40266	WI	20818	NJ
CENTRE LIFE INSURANCE COMPANY		CHURCH INSURANCE COMPANY, THE 445 FIFTH AVENUE		CMG MORTGAGE INSURANCE COMPANY 5910 MINERAL POINT ROAD		COMMERCIAL INSURANCE COMPANY OF NEWARK, N.J.	
ONE CHASE MANHATTAN PLAZA		NEW YORK, NY 10016		MADISON, WI 53705		CNA PLAZA CHICAGO, IL 60685	
NEW YORK, NY 10005						81426	
36781	IN	18767	WI	61999	TX	COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY	
CENTRIS INSURANCE COMPANY		CHURCH MUTUAL INSURANCE COMPANY P.O. BOX 357		COLLEGE LIFE INSURANCE COMPANY OF AMERICA, THE P.O. BOX 13487		70 GENESEE STREET	
13403 NORTHWEST FREWAY HOUSTON, TX 77040		MERRILL, WI 54452		KANSAS CITY, MO 64199-3487		UTICA, NY 13502-3502	
62383	MO	93629	CT	33197	CT	19489	CA
CENTURION LIFE INSURANCE COMPANY		CIGNA LIFE INSURANCE COMPANY 900 COTTAGE GROVE ROAD		COLOGNE REINSURANCE COMPANY OF AMERICA 695 EAST MAIN STREET		COMMERCIAL UNDERWRITERS INSURANCE COMPANY	
206 EIGHTH STREET		MAIL STATION S-360		STAMFORD, CT 06912-0044		200 CORPORATE POINTE SUITE 300	
DES MOINES, IA 50309		HARTFORD, CT 06152-2360				CULVER CITY, CA 90230	
20710	PA	22004	MI	34347	MD	20621	MA
CENTURY INDEMNITY COMPANY		CIM INSURANCE CORPORATION 300 GALLERIA OFFICENTER		COLONIAL AMERICAN CASUALTY AND SURETY COMPANY 1400 AMERICAN LANE		COMMERCIAL UNION INSURANCE COMPANY	
1601 CHESTNUT STREET		SOUTHFIELD, MI 48034		TOWER 1, 19TH FLOOR		ONE BEACON STREET	
P.O. BOX 41484613				SCHAUMBURG, IL 60196		3RD FLOOR	
PHILADELPHIA, PA 19101						BOSTON, MA 02108-3100	
36951	OH	28665	OH	62049	SC	50083	PA
CENTURY SURETY COMPANY		CINCINNATI CASUALTY COMPANY, THE P.O. BOX 145496		COLONIAL LIFE & ACCIDENT INSURANCE COMPANY 1 FOUNTAIN SQUARE		COMMONWEALTH LAND TITLE INSURANCE COMPANY	
P.O. BOX 163340		CINCINNATI, OH 45250-5496		CHATTANOOGA, TN 37402-1330		101 GATEWAY CENTRE PARKWAY	
COLUMBUS, OH 43216-3340						GATEWAY ONE	
21970	PA	23280	OH	20796	PA	RICHMOND, VA 23235	
CGU INSURANCE COMPANY		CINCINNATI INDEMNITY COMPANY, THE P.O. BOX 145496		COLONIAL PENN FRANKLIN INSURANCE COMPANY 500 VIRGINIA DRIVE		73423	
ONE BEACON STREET		CINCINNATI, OH 45250-5496		FT. WASHINGTON, PA 19034		COMMONWEALTH NATIONAL LIFE INSURANCE COMPANY	
BOSTON, MA 02108-3100						P.O. BOX 1560	
21946	NJ	10677	OH	34789	PA	CLEVELAND, MS 38732-1560	
CGU INSURANCE COMPANY OF NEW JERSEY		CINCINNATI INSURANCE COMPANY, THE P.O. BOX 145496		COLONIAL PENN INSURANCE COMPANY 500 VIRGINIA DRIVE		MI	
ONE BEACON STREET		CINCINNATI, OH 45250-5496		FT. WASHINGTON, PA 19034		COMMUNITY CARE PLAN	
BOSTON, MA 02108-3100						2100 RAYBROOK SE	
62898	DE	76236	OH	39993	VA	SUITE 203	
CGU LIFE INSURANCE COMPANY OF AMERICA		CINCINNATI LIFE INSURANCE COMPANY, THE P.O. BOX 145496		COLONY INSURANCE COMPANY P.O. BOX 85122		GRAND RAPIDS, MI 49546	
ONE BEACON STREET		CINCINNATI, OH 45250-5496		RICHMOND, VA 23285-5122		95562	
P.O. BOX 9174						MI	
BOSTON, MA 02205-9174		27111	NJ	84786	CO	COMMUNITY CHOICE MICHIGAN	
61808	IL	CITICORP INTERNATIONAL TRADE INDEMNITY, INC. ATTN: BOX 18		COLORADO BANKERS LIFE INSURANCE COMPANY 500 VIRGINIA DRIVE		2369 WOODLAKE DRIVE	
CHARTER NATIONAL LIFE INSURANCE COMPANY		50 TICE BOULEVARD		FT. WASHINGTON, PA 19034		SUITE 200	
3075 SANDERS ROAD		WOODCLIFF LAKE, NJ 07675				OKEMOS, MI 48864	
SUITE H1A						95751	
NORTHBROOK, IL 60062-7127		80322	AZ	31127	IL	COMMUNITY HEALTH PLAN, INC.	
25615	CT	CITICORP LIFE INSURANCE COMPANY		COLUMBIA CASUALTY COMPANY CNA PLAZA		2401 20TH STREET	
CHARTER OAK FIRE INSURANCE COMPANY, THE		ONE TOWER SQUARE		CHICAGO, IL 60685		4TH FLOOR	
ONE TOWER SQUARE		HARTFORD, CT 06183				DETROIT, MI 48216	
FINANCIAL REPORTING, 4PB				77828	SC	77828	
HARTFORD, CT 06183-6014		31534	MI	COLUMBIA UNIVERSAL LIFE INSURANCE COMPANY P.O. BOX 200225		COMPANION LIFE INSURANCE COMPANY	
36870	CT	CITIZENS INSURANCE COMPANY OF AMERICA 645 W. GRAND RIVER AVENUE		AUSTIN, TX 78720-0225		51 CLEMSON ROAD	
CHARTWELL INSURANCE COMPANY		GR-310				SUITE C	
ONE CANTERBURY GREEN		HOWELL, MI 48843		76023	IL	COLUMBIA, SC 29229-6543	
STAMFORD, CT 06901-2032		10176	OH	7720	TX	MI	
10642	MI	CITIZENS INSURANCE COMPANY OF OHIO		COLUMBIAN LIFE INSURANCE COMPANY VESTAL PARKWAY EAST		COMPREHENSIVE HEALTH SERVICES, INC.	
CHEROKEE INSURANCE COMPANY		645 W. GRAND RIVER AVENUE		P.O. BOX 1381		2875 W. GRAND BOULEVARD	
34200 MOUND ROAD		HOWELL, MI 48843		BINGHAMTON, NY 13902-1381		DETROIT, MI 48202	
STERLING HEIGHTS, MI 48310		10395	IN	62103	NY	34711	
61832	OK	CITIZENS INSURANCE COMPANY OF THE MIDWEST		COLUMBIAN MUTUAL LIFE INSURANCE COMPANY VESTAL PARKWAY EAST		RI	
CHESAPEAKE LIFE INSURANCE COMPANY, THE		645 W. GRAND RIVER AVENUE		P.O. BOX 1381		100 BIGNALL STREET	
P.O. BOX 548801		HOWELL, MI 48843		BINGHAMTON, NY 13902-1381		WARWICK, RI 02888	
OKLAHOMA CITY, OK 73154-8801		10315	CA	99937	OH	80667	
22810	IL	CIVIC PROPERTY AND CASUALTY COMPANY		COLUMBUS LIFE INSURANCE COMPANY VESTAL PARKWAY EAST		MI	
CHICAGO INSURANCE COMPANY		P. O. BOX 2478 TERMINAL ANNEX		P.O. BOX 1381		CONFEDERATION LIFE INSURANCE COMPANY	
55 E. MONROE STREET		LOS ANGELES, CA 90051-2478		BINGHAMTON, NY 13902-1381		P.O. BOX 105103	
CHICAGO, IL 60603						TAX & STATEMENTS (US)	
50229	MO	20532	NJ	62146	IL	ATLANTA, GA 30348-	
CHICAGO TITLE INSURANCE COMPANY		CLARENDRON NATIONAL INSURANCE COMPANY		COMBINED INSURANCE COMPANY OF AMERICA 123 N. WACKER DRIVE		73504	
171 N. CLARK STREET		1177 AVENUE OF THE AMERICAS		CHICAGO, IL 60606		AZ	
6TH FLOOR - STAT. ACCTG.		44TH AND 45TH FLOORS				CONGRESS LIFE INSURANCE COMPANY	
CHICAGO, IL 60601		NEW YORK, NY 10036		62146	IL	10901 RED CIRCLE DRIVE	
38989	DE	81914	MI	19410	NY	MINNETONKA, MN 55343-9137	
CHUBB CUSTOM INSURANCE COMPANY		CLARICA LIFE INSURANCE COMPANY		COMMERCE AND INDUSTRY INSURANCE COMPANY 70 PINE STREET		62308	
15 MOUNTAIN VIEW ROAD		13890 BISHOP'S DRIVE		NEW YORK, NY 10270		CT	
P.O. BOX 1615		SUITE 300				CONNECTICUT GENERAL LIFE INSURANCE COMPANY	
WARREN, NJ 07061-1615		BROOKFIELD, WI 53005				900 COTTAGE GROVE ROAD	
12777	NY	70491	ND			MAIL STATION S-360	
CHUBB INDEMNITY INSURANCE COMPANY		CLARICA LIFE INSURANCE COMPANY-U.S.				HARTFORD, CT 06152-2360	
55 WATER STREET		13890 BISHOP'S DRIVE, STE 300				24872	
NEW YORK, NY 10041		P.O. BOX 503				CONNECTICUT INDEMNITY COMPANY, THE P.O. BOX 420	
		BROOKFIELD, WI 53008-0503				HARTFORD, CT 06141	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

15610	CT	28258	OH	56634	PA	40975	CA
CONNECTICUT SPECIALTY INSURANCE COMPANY		CONTINENTAL NATIONAL INDEMNITY COMPANY		CROATIAN FRATERNAL UNION OF AMERICA		DENTISTS INSURANCE COMPANY, THE	
P.O. BOX 420		10700 MONTGOMERY ROAD		100 DELANEY DRIVE		P.O. BOX 1582	
HARTFORD, CT 06141-0420		SUITE 150		PITTSBURGH, PA 15235		SACRAMENTO, CA 95812-1582	
24961	WI	45242-3296		80675	MI	42587	IA
CONNIE LEE INSURANCE COMPANY		CONTINENTAL REINSURANCE CORPORATION		CROWN LIFE INSURANCE COMPANY		DEPOSITORS INSURANCE COMPANY	
ONE STATE STREET PLAZA		200 S. WACKER, 23RD FLOOR		1874 SCARTH STREET		701 5TH AVENUE	
15TH FLOOR		ATTN: STATUTORY ACCOUNTING		SUITE 1900		DES MOINES, IA 50391-2007	
NEW YORK, NY 10004		CHICAGO, IL 60606		REGINA, Saskatchewan Canada S4P 4B3			
60682	IL	10804	IA	31348	NY	42048	IN
CONSECO ANNUITY ASSURANCE COMPANY		CONTINENTAL WESTERN INSURANCE COMPANY		CRUM & FORSTER INDEMNITY COMPANY		DIAMOND STATE INSURANCE COMPANY	
11815 N. PENNSYLVANIA STREET		P.O. BOX 1594		305 MADISON AVENUE		THREE BALA PLAZA, EAST	
CARMEL, IN 46032		DES MOINES, IA 50306		MORRISTOWN, NJ 07960		SUITE 300	
62065	PA	37206	WA	56138	IL	BALA CYNNWYD, PA 19004	
CONSECO DIRECT LIFE INSURANCE COMPANY		CONTRACTORS BONDING AND INSURANCE COMPANY		CSA FRATERNAL LIFE		36463	IL
399 MARKET STREET		P.O. BOX 9271		P.O. BOX 3039		DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	
5TH FLOOR		SEATTLE, WA 98109-0271		OAK BROOK, IL 60522-3039		385 WASHINGTON STREET	
PHILADELPHIA, PA 19181		52030	MI	10847	WI	ST. PAUL, MN 55102	
78174	AZ	COOPERATIVE OPTICAL SERVICES, INC.		CUMIS INSURANCE SOCIETY, INC.		10213	IL
CONSECO HEALTH INSURANCE COMPANY		2424 E. EIGHT MILE ROAD		P.O. BOX 1084		DISCOVER SPECIALTY INSURANCE COMPANY	
11815 N. PENNSYLVANIA STREET		DETROIT, MI 48234		MADISON, WI 53701		385 WASHINGTON STREET	
CARMEL, IN 46032		17400	IL	62626	WI	ST. PAUL, MN 55102	
65900	IN	COREGIS INDEMNITY COMPANY		CUNA MUTUAL INSURANCE SOCIETY		34495	CA
CONSECO LIFE INSURANCE COMPANY		181 W. MADISON STREET		P.O. BOX 391		DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE (THE)	
11815 N. PENNSYLVANIA STREET		SUITE 2600		MADISON, WI 53701		185 GREENWOOD ROAD	
CARMEL, IN 46032		2424 E. EIGHT MILE ROAD		65749	IA	NAPA, CA 94558	
93769	IL	CHICAGO, IL 60602		CUNA MUTUAL LIFE INSURANCE COMPANY		33499	MI
CONSECO MEDICAL INSURANCE COMPANY		21318	IN	2000 HERITAGE WAY		DORINCO REINSURANCE COMPANY	
11815 N. PENNSYLVANIA STREET		COREGIS INSURANCE COMPANY		WAVERLY, IA 50677		1320 WALDO AVENUE	
CARMEL, IN 46032		181 W. MADISON STREET		56324	OH	SUITE 200	
76325	PA	SUITE 2600		CZECH CATHOLIC UNION		MIDLAND, MI 48642	
CONSECO SENIOR HEALTH INSURANCE COMPANY		CHICAGO, IL 60602		5349 DOLLOFF ROAD		31135	OH
11815 N. PENNSYLVANIA STREET		72052	PA	CLEVELAND, OH 44127		EAGLE AMERICAN INSURANCE COMPANY	
CARMEL, IN 46032		CORPORATE HEALTH INSURANCE COMPANY		10499	MI	580 WALNUT STREET	
64017	TX	151 FARMINGTON AVENUE		DAIMLERCHRYSLER INSURANCE COMPANY		CINCINNATI, OH 45202	
CONSECO VARIABLE INSURANCE COMPANY		MC64		(DEBIS) NORTH AMERICA		22926	IL
11815 N. PENNSYLVANIA STREET		HARTFORD, CT 06156-0417		P.O. BOX 5168		ECONOMY FIRE & CASUALTY COMPANY	
CARMEL, IN 46032		20982	IL	CIMS: 465-20-85		700 QUACKER LANE	
22640	IN	COUNTRY CASUALTY INSURANCE COMPANY		SOUTHFIELD, MI 48086-5168		P.O. BOX 350	
CONSOLIDATED INSURANCE COMPANY		P.O. BOX 2100		21164	WI	WARWICK, RI 02887-0350	
62 MAPLE AVENUE		BLOOMINGTON, IL 61702-2100		DAIRYLAND INSURANCE COMPANY		38580	IN
KEENE, NH 03431-0000		94218	IL	1800 N. POINT DRIVE		EDEN PARK INSURANCE COMPANY	
32190	NY	COUNTRY INVESTORS LIFE ASSURANCE COMPANY		STEVENS POINT, WI 54481		580 WALNUT STREET	
CONSTITUTION INSURANCE COMPANY		P. O. BOX 2000		52565	MI	CINCINNATI, OH 45202	
717 FIFTH AVENUE		BLOOMINGTON, IL 61702-2000		DAVIS VISION OF MICHIGAN, INC.		62804	PA
NEW YORK, NY 10022		62553	IL	159 EXPRESS STREET		EDUCATORS MUTUAL LIFE INSURANCE COMPANY	
62359	TX	COUNTRY LIFE INSURANCE COMPANY		PLAINVIEW, MI 11803		P.O. BOX 83149	
CONSTITUTION LIFE INSURANCE COMPANY		P.O. BOX 2000		16705	OH	LANCASTER, PA 17608-3149	
2610 WYCLIFF ROAD		BLOOMINGTON, IL 61702-2000		DEALERS ASSURANCE COMPANY		16748	OH
RALEIGH, NC 27607		3518 RIVERSIDE DRIVE		3518 RIVERSIDE DRIVE		ELEVATORS MUTUAL INSURANCE COMPANY	
62413	IL	BLOOMINGTON, IL 61702-2000		UPPER ARLINGTON, OH 43221		722 N. CABLE ROAD	
CONTINENTAL ASSURANCE COMPANY, THE		20990	IL	37907	IL	LIMA, OH 45805-1795	
CNA PLAZA		COUNTRY MUTUAL INSURANCE COMPANY		DEERBROOK INSURANCE COMPANY		21407	IA
CHICAGO, IL 60685		P.O. BOX 2100		3075 SANDERS ROAD		EMCASCO INSURANCE COMPANY	
20443	IL	BLOOMINGTON, IL 61702-2100		SUITE H1A		P.O. BOX 712	
CONTINENTAL CASUALTY COMPANY		21008	IL	NORTHBROOK, IL 60062-7127		DES MOINES, IA 50303-0712	
CNA PLAZA		COUNTRY PREFERRED INSURANCE COMPANY		37184	IL	21326	NE
CHICAGO, IL 60685		P.O. BOX 2100		DEERFIELD INSURANCE COMPANY		EMPIRE FIRE AND MARINE INSURANCE COMPANY	
71404	NE	BLOOMINGTON, IL 61702-2100		TEN PARKWAY NORTH		13810 FNB PARKWAY	
CONTINENTAL GENERAL INSURANCE COMPANY		93513	MO	DEERFIELD, IL 60015		OMAHA, NE 68154-5202	
P.O. BOX 247007		COVA FINANCIAL SERVICE LIFE INSURANCE COMPANY		57088	MN	94285	TN
OMAHA, NE 68124-7007		ONE TOWER LANE		DEGREE OF HONOR PROTECTIVE ASSOCIATION		EMPIRE GENERAL LIFE ASSURANCE CORPORATION	
35289	NH	SUITE 3000		445 MINNESOTA STREET		P.O. BOX 2606	
CONTINENTAL INSURANCE COMPANY, THE		OAKBROOK TERRACE, IL 60181		ST. PAUL, MN 55101-1080		BIRMINGHAM, AL 35202	
CNA PLAZA		81973	TX	62634	DE	21334	OK
CHICAGO, IL 60685		COVENTRY HEALTH AND LIFE INSURANCE COMPANY		DELWARE AMERICAN LIFE INSURANCE COMPANY		EMPIRE INDEMNITY INSURANCE COMPANY	
62472	TX	6705 ROCKLEDGE DRIVE		P.O. BOX 667		13810 FNB PARKWAY	
CONTINENTAL LIFE INSURANCE COMPANY		SUITE 100-FINANCE DEPT.		WILMINGTON, DE 19899		OMAHA, NE 68154-5202	
11815 N. PENNSYLVANIA STREET		BETHESDA, MD 20817		54305	MI	84174	IL
CARMEL, IN 46032		12912	OH	DELTA DENTAL PLAN OF MICHIGAN, INC.		EMPLOYEES LIFE COMPANY (MUTUAL)	
68500	TN	CREDIT GENERAL INSURANCE COMPANY		P.O. BOX 30416		916 SHERWOOD DRIVE	
CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE		3201 ENTERPRISE PARKWAY		LANSING, MI 48909-7916		LAKE BLUFF, IL 60044-2285	
P.O. BOX 1188		SUITE 300		65145	IA	73288	WI
BRENTWOOD, TN 37024-1188		BEACHWOOD, OH 44122		DELTA LIFE AND ANNUITY COMPANY		EMPLOYERS HEALTH INSURANCE COMPANY	
57983	IN	57983	IN	LEGAL DEPT L-27		P.O. BOX 740036	
CROATIAN CATHOLIC UNION OF THE U.S.A.		CROATIAN CATHOLIC UNION OF THE U.S.A.		611 FIFTH AVENUE		LOUISVILLE, KY 40201-7436	
ONE EAST OLD RIDGE ROAD		ONE EAST OLD RIDGE ROAD		DES MOINES, IA 50309			
P.O. BOX 602		P.O. BOX 602		52025	MI		
HOBART, IN 46342-0601		HOBART, IN 46342-0601		DENCAP DENTAL PLANS, INC.			
				45 E. MILWAUKEE AVENUE			
				DETROIT, MI 48202			

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

21458	WI	26921	DE	30341	MI	56065	WI
EMPLOYERS INSURANCE OF WAUSAU, A MUTUAL COMPANY P.O. BOX 8017 WAUSAU, WI 54402-8017		EVEREST REINSURANCE COMPANY P.O. BOX 830 LIBERTY CORNER, NJ 07938-0830		FARMERS AND MERCHANTS MUTUAL FIRE INSURANCE COMPANY P.O. BOX 509 CALUMET, MI 49913		FEDERATION LIFE INSURANCE OF AMERICA 6011 SOUTH 27TH STREET GREENFIELD, WI 53221	
62928	IA	12750	OH	63193	NY	43460	TX
EMPLOYERS MODERN LIFE COMPANY P.O. BOX 712 DES MOINES, IA 50303-0712		EVERGREEN NATIONAL INDEMNITY COMPANY P.O. BOX 163340 COLUMBUS, OH 43216-3340		FARMERS AND TRADERS LIFE INSURANCE COMPANY P.O. BOX 1056 SYRACUSE, NY 13201-1056		FFG INSURANCE COMPANY P.O. BOX 130745 DALLAS, TX 75313-0745	
21415	IA	10318	CA	21652	CA	35270	NH
EMPLOYERS MUTUAL CASUALTY COMPANY P.O. BOX 712 DES MOINES, IA 50303-0712		EXACT PROPERTY AND CASUALTY COMPANY P. O. BOX 2478 TERMINAL ANNEX LOS ANGELES, CA 90051-2478		FARMERS INSURANCE EXCHANGE P.O. BOX 2478, TERMINAL ANNEX LOS ANGELES, CA 90051-2478		FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE CNA PLAZA CHICAGO, IL 60685	
68276	KS	13722	DE	33448	MI	39306	MD
EMPLOYERS REASSURANCE CORPORATION P.O. BOX 2981 OVERLAND PARK, KS 66201-1381		EXCESS REINSURANCE COMPANY TWO LOGAN SQUARE 9TH FLOOR PHILADELPHIA, PA 19103-2772		FARMERS MUTUAL FIRE INSURANCE COMPANY OF BRANCH COUNTY 36 DIVISION STREET COLDWATER, MI 49036		FIDELITY AND DEPOSIT COMPANY OF MARYLAND 1400 AMERICAN LANE TOWER 1, 19TH FLOOR SCHAUMBURG, IL 60196	
39845	MO	35181	DE	13897	IA	35386	IA
EMPLOYERS REINSURANCE CORPORATION P.O. BOX 2991 OVERLAND PARK, KS 66201-1391		EXECUTIVE RISK INDEMNITY INC. 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615		FARMERS MUTUAL HAIL INS CO OF IOWA 2323 GRAND AVENUE DES MOINES, IA 50312		FIDELITY AND GUARANTY INSURANCE COMPANY C/O THE ST. PAUL GROUP 385 WASHINGTON STREET ST. PAUL, MN 55102	
20648	MA	44792	CT	13889	NE	25879	WI
EMPLOYERS' FIRE INSURANCE COMPANY, THE ONE BEACON STREET 3RD FLOOR BOSTON, MA 02108-3100		EXECUTIVE RISK SPECIALTY INSURANCE COMPANY 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615		FARMERS MUTUAL INSURANCE COMPANY OF NEBRASKA P.O. BOX 81529 LINCOLN, NE 68501-9907		FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC. 385 WASHINGTON STREET ST. PAUL, MN 55102	
56049	WI	21482	RI	63177	WA	63274	MD
EMPLOYES' MUTUAL BENEFIT ASSOCIATION 231 W. MICHIGAN STREET A307 MILWAUKEE, WI 53203		FACTORY MUTUAL INSURANCE COMPANY ALLENDALE PARK P.O. BOX 7500 JOHNSTON, RI 02919-0500		FARMERS NEW WORLD LIFE INSURANCE COMPANY 3003 77TH AVENUE SOUTHEAST MERCER ISLAND, WA 98040-2890		FIDELITY AND GUARANTY LIFE INSURANCE COMPANY P.O. BOX 1137 BALTIMORE, MD 21203-1137	
64149	WI	44784	CT	30368	MI	93696	UT
EPIC LIFE INSURANCE COMPANY, THE 1717 W. BROADWAY P. O. BOX 14196 MADISON, WI 53714		FAIRFIELD INSURANCE COMPANY 695 E. MAIN STREET STAMFORD, CT 06904		FARMERS' MUTUAL INSURANCE COMPANY 1011 E. EIGHTH STREET TRAVERSE CITY, MI 49686		FIDELITY INVESTMENTS LIFE INSURANCE COMPANY 82 DEVONSHIRE STREET MAIL ZONE R27A BOSTON, MA 02109	
62944	NY	18864	CA	41483	CT	63290	IL
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, THE 1290 AVENUE OF THE AMERICAS 11TH FLOOR NEW YORK, NY 10104		FAIRMONT INSURANCE COMPANY P.O. BOX 152870 IRVING, TX 75015		FARMINGTON CASUALTY COMPANY ONE TOWER SQUARE HARTFORD, CT 06183-6014		FIDELITY LIFE ASSOCIATION A MUTUAL LEGAL RESERVE COMPANY 1 KEMPER DRIVE, T-1 LONG GROVE, IL 60049-0001	
62979	IA	95543	MI	13838	IA	92908	PA
EQUITABLE LIFE INSURANCE COMPANY OF IOWA P.O. BOX 1635 DES MOINES, IA 50306-1635		FAMILY HEALTH PLAN OF MICHIGAN 2200 JEFFERSON AVENUE SIXTH FLOOR TOLEDO, OH 43624-1120		FARMLAND MUTUAL INSURANCE COMPANY 1963 BELL AVENUE DES MOINES, IA 50315-1030		FIDELITY LIFE INSURANCE COMPANY 250 KING OF PRUSSIA ROAD RADNOR, PA 19087	
62880	CO	63053	WA	67695	IN	51586	CA
EQUITABLE OF COLORADO, INC., THE 1290 AVENUE OF THE AMERICAS 11TH FLOOR NEW YORK, NY 10104		FAMILY LIFE INSURANCE COMPANY 6500 RIVER PLACE BLVD BUILDING ONE AUSTIN, TX 78730		FEDERAL HOME LIFE INSURANCE COMPANY 6604 W. BROAD STREET RICHMOND, VA 23230		FIDELITY NATIONAL TITLE INSURANCE COMPANY 17911 VON KARMAN AVENUE SUITE 300 IRVINE, CA 92614	
56057	WI	74004	TX	20281	IN	51071	NY
EQUITABLE RESERVE ASSOCIATION P.O. BOX 448 NEENAH, WI 54957-0448		FAMILY SERVICE LIFE INSURANCE COMPANY 7 HANOVER SQUARE NEW YORK, NY 10004-2616		FEDERAL INSURANCE COMPANY 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615		FIDELITY NATIONAL TITLE INSURANCE COMPANY OF NEW YORK 17911 VON KARMAN AVENUE SUITE 300 IRVINE, CA 92614	
62510	IA	21547	MI	63207	IL	71870	MO
EQUITRUST LIFE INSURANCE COMPANY 5400 UNIVERSITY AVENUE W. DES MOINES, IA 50266-5997		FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN P.O. BOX 30300 LANSING, MI 48909		FEDERAL KEMPER LIFE ASSURANCE COMPANY 1 KEMPER DRIVE, T-1 LONG GROVE, IL 60049-0001		FIDELITY SECURITY LIFE INSURANCE COMPANY 3130 BROADWAY KANSAS CITY, MO 64111-2452	
90670	MO	63096	MI	63223	IL	71455	IL
ERC LIFE REINSURANCE CORPORATION P. O. BOX 29175 OVERLAND PARK, KS 66201-9175		FARM BUREAU LIFE INSURANCE COMPANY OF MICHIGAN P.O. BOX 30200 LANSING, MI 48909		FEDERAL LIFE INSURANCE COMPANY (MUTUAL) 3750 W. DEERFIELD ROAD RIVERWOODS, IL 60015		FINANCIAL AMERICAN LIFE INSURANCE COMPANY 1645 E. BIRCHWOOD AVENUE DES PLAINES, IL 60018	
39020	DE	21555	MI	63258	MN	98213	KS
ESSEX INSURANCE COMPANY 4521 HIGHWOODS PARKWAY GLEN ALLEN, VA 23060		FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN P.O. BOX 30300 LANSING, MI 48909		FEDERATED LIFE INSURANCE COMPANY 121 E. PARK SQUARE OWATONNA, MN 55060		FINANCIAL BENEFIT LIFE INSURANCE COMPANY P.O. BOX 3502 TOPEKA, KS 66601-3502	
20516	NY	99951	MI	13935	MN	12815	NY
EULER AMERICAN CREDIT INDEMNITY COMPANY 100 E. PRATT STREET 5TH FLOOR BALTIMORE, MD 21202-1008		FARMER'S MUTUAL FIRE INSURANCE COMPANY OF HURON COUNTY, MICHIGAN (THE) 125 S. HEISTERMAN STREET BAD AXE, MI 48413		FEDERATED MUTUAL INSURANCE COMPANY 121 E. PARK SQUARE OWATONNA, MN 55060		FINANCIAL GUARANTY INSURANCE COMPANY 115 BROADWAY NEW YORK, NY 10006	
35378	IL	19194	KS	11118	KS	19852	CA
EVANSTON INSURANCE COMPANY TEN PARKWAY NORTH DEERFIELD, IL 60015		FARMERS ALLIANCE MUTUAL INSURANCE COMPANY 1122 N. MAIN STREET P.O. BOX 1401 MCPEHRSO, KS 67460		FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE P.O. BOX 15147 LENEXA, KS 66285-5147		FINANCIAL INDEMNITY COMPANY P.O. BOX 10360 VAN NUYS, CA 91410-0360	
10120	AZ	28304	MN				
EVEREST NATIONAL INSURANCE COMPANY P.O. BOX 830 LIBERTY CORNER, NJ 07938-0830		EVEREST REINSURANCE COMPANY P.O. BOX 830 LIBERTY CORNER, NJ 07938-0830		FEDERATED SERVICE INSURANCE COMPANY 121 E PARK SQUARE OWATONNA, MN 55060			

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

18287	NY	63495	NY	29688	CA	42250	CA
FINANCIAL SECURITY ASSURANCE INC.		FIRST INVESTORS LIFE INSURANCE COMPANY		FORESTVIEW MORTGAGE INSURANCE COMPANY		FRONTIER PACIFIC INSURANCE COMPANY	
350 PARK AVE.		95 WALL STREET		3075 SANDERS ROAD		101 WEST BROADWAY, SUITE 700	
NEW YORK, NY 10022-6022		SUITE 2200		STE. H1A		SAN DIEGO, CA 92101-8208	
24880	CT	NEW YORK, NY 10005		NORTHBROOK, IL 60062		20559	NY
FIRE AND CASUALTY INSURANCE COMPANY OF CONNECTICUT, THE		33588	IA	79677	IN	FULCRUM INSURANCE COMPANY	
P.O. BOX 420		FIRST LIBERTY INSURANCE CORPORATION, THE		FORETHOUGHT LIFE ASSURANCE COMPANY		199 WATER STREET	
HARTFORD, CT 06141		175 BERKELEY STREET		FORETHOUGHT CENTER		NEW YORK, NY 10038-3526	
21660	CA	BOSTON, MA 02117		BATESVILLE, IN 47006		63657	TX
FIRE INSURANCE EXCHANGE		10657	IL	91642	IN	GARDEN STATE LIFE INSURANCE COMPANY	
P.O. BOX 2478, TERMINAL ANNEX		FIRST MERCURY INSURANCE COMPANY		FORETHOUGHT LIFE INSURANCE COMPANY		2450 S. SHORE BOULEVARD	
LOS ANGELES, CA 90051-2478		29621 NORTHWESTERN HWY		FORETHOUGHT CENTER		MARINE PLAZA, SUITE 301	
21873	CA	SOUTHFIELD, MI 48034		BATESVILLE, IN 47006		LEAGUE CITY, TX 77573	
FIREMAN'S FUND INSURANCE COMPANY		24724	WA	71129	IL	21253	TX
777 SAN MARIN DRIVE		FIRST NATIONAL INSURANCE COMPANY OF AMERICA		FORT DEARBORN LIFE INSURANCE COMPANY		GARRISON PROPERTY AND CASUALTY ASSOCIATION	
NOVATO, CA 94998		SAFECO PLAZA		300 E. RANDOLPH STREET		9800 FREDERICKSBURG ROAD	
39640	OH	SEATTLE, WA 98185		CHICAGO, IL 60601-5099		SAN ANTONIO, TX 78288-0344	
FIREMAN'S FUND INSURANCE COMPANY OF OHIO		67652	IN	70408	MN	65536	VA
777 SAN MARIN DRIVE		FIRST PENN-PACIFIC LIFE INSURANCE COMPANY		FORTIS BENEFITS INSURANCE COMPANY		GE LIFE AND ANNUITY ASSURANCE COMPANY	
NOVATO, CA 94998		10 N. MARTINGALE ROAD		P.O. BOX 62471		6604 W. BROAD STREET	
37273	WI	SCHAUMBURG, IL 60173-2268		ST. PAUL, MN 55164		RICHMOND, VA 23230	
FIREMAN'S FUND INSURANCE COMPANY OF WISCONSIN		63533	AR	69477	WI	22969	IL
777 SAN MARIN DRIVE		FIRST PYRAMID LIFE INSURANCE COMPANY OF AMERICA, THE		FORTIS INSURANCE COMPANY		GE REINSURANCE CORPORATION	
NOVATO, CA 94998		P.O. BOX 1151		P.O. BOX 3050		475 HALF DAY ROAD	
38474	NE	LITTLE ROCK, AR 72203		MILWAUKEE, WI 53201		SUITE 300	
FIREMANS FUND INSURANCE COMPANY OF NEBRASKA		81434	NY	10985	MI	LINCOLNSHIRE, IL 60069	
777 SAN MARIN DRIVE		FIRST REHABILITATION LIFE INSURANCE COMPANY OF AMERICA		FORTURITY INSURANCE COMPANY		29823	NC
NOVATO, CA 94998		600 NORTHERN BOULEVARD		ONE MUTUAL AVENUE		GE RESIDENTIAL MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA	
20850	NJ	GREAT NECK, NY 11021-5202		FRANKENMUTH, MI 48787-0001		P.O. BOX 177800	
FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY		34916	MO	14249	IL	RALEIGH, NC 27619	
CNA PLAZA		FIRST SPECIALTY INSURANCE CORPORATION		FOUNDER'S INSURANCE COMPANY		35882	MD
CHICAGO, IL 60685		P.O. BOX 2938		1645 E BIRCHWOOD AVENUE		GEICO GENERAL INSURANCE COMPANY	
69140	MA	METCALF AVENUE		DES PLAINES, IL 60018		ONE GEICO PLAZA	
FIRST ALLMERICIA FINANCIAL LIFE INSURANCE COMPANY		OVERLAND PARK, KS 66201-1338		13986	MI	WASHINGTON, DC 20076-0001	
440 LINCOLN STREET		77984	AR	FRANKENMUTH MUTUAL INSURANCE COMPANY		22055	MD
WORCESTER, MA 01653		FIRST VARIABLE LIFE INSURANCE COMPANY		ONE MUTUAL AVENUE		GEICO INDEMNITY COMPANY	
11150	MO	2122 YORK ROAD		FRANKENMUTH, MI 48787-0001		ONE GEICO PLAZA	
FIRST AMERICAN INSURANCE COMPANY		SUITE 300		63622	IL	WASHINGTON, DC 20076-0001	
3100 BROADWAY		OAK BROOK, IL 60523-1930		FRANKLIN LIFE INSURANCE COMPANY, THE		78611	MO
SUITE 1300		33383	FL	#1 FRANKLIN SQUARE		GENAM BENEFITS INSURANCE COMPANY	
KANSAS CITY, MO 64111-2479		FLORIDA PHYSICIANS INSURANCE COMPANY, INC.		SPRINGFIELD, IL 62713		13045 TESSON FERRY ROAD	
50814	CA	P.O. BOX 44033		62324	MS	SAINT LOUIS, MO 63128	
FIRST AMERICAN TITLE INSURANCE COMPANY		JACKSONVILLE, FL 32231-4033		FREEDOM LIFE INSURANCE COMPANY OF AMERICA		86258	CT
1 FIRST AMERICAN WAY		13978	IL	110 W. 7TH STREET		GENERAL & COLOGNE LIFE RE OF AMERICA	
SANTA ANA, CA 92707		FLORISTS' MUTUAL INSURANCE COMPANY		SUITE 300		695 EAST MAIN STREET	
51039	NY	500 ST. LOUIS STREET		FORT WORTH, TX 76102		STAMFORD, CT 06904-0300	
FIRST AMERICAN TITLE INSURANCE COMPANY OF NEW YORK		EDWARDSVILLE, IL 62025		10545	IL	21962	PA
228 E 45TH STREET		FOLKSAMERICA REINSURANCE COMPANY		FREMONT CASUALTY INSURANCE COMPANY		GENERAL ACCIDENT INSURANCE COMPANY	
NEW YORK, NY 10017		ONE LIBERTY PLAZA		321 N. CLARK STREET		ONE BEACON STREET	
56332	OH	19TH FLOOR		CHICAGO, IL 60610		BOSTON, MA 02108-3100	
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA		NEW YORK, NY 10006-1404		37761	CA	36838	OK
24950 CHAGRIN BOULEVARD		11185	MI	FREMONT COMPENSATION INSURANCE COMPANY		GENERAL AGENTS INSURANCE COMPANY OF AMERICA, INC.	
CLEVELAND, OH 44122-5634		RAPIDS, MICHIGAN		500 N. BRAND BOULEVARD		500 COMMERCE STREET	
56340	OH	P.O. BOX 2450		GLENDALE, CA 91203-3392		P.O. BOX 2933	
FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA, THE		GRAND RAPIDS, MI 49501-2450		11207	CA	FORT WORTH, TX 76102	
6611 ROCKSIDE ROAD		11800	MI	FREMONT INDEMNITY COMPANY		63665	MO
INDEPENDENCE, OH 44131-8013		FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY		500 N. BRAND BOULEVARD		GENERAL AMERICAN LIFE INSURANCE COMPANY	
63401	VA	P.O. BOX 2450		SUITE 600		700 MARKET STREET	
FIRST COLONY LIFE INSURANCE COMPANY		GRAND RAPIDS, MI 49501-2450		GLENDALE, CA 91203-3392		ST. LOUIS, MO 63101	
6604 W. BROAD STREET		41513	MI	21040	CA	24414	WI
RICHMOND, VA 23230		FOREMOST SIGNATURE INSURANCE COMPANY		FREMONT INDUSTRIAL INDEMNITY COMPANY		GENERAL CASUALTY COMPANY OF WISCONSIN	
16578	NY	P.O. BOX 2450		500 N. BRAND BOULEVARD		ONE GENERAL DRIVE	
FIRST COMMUNITY INSURANCE COMPANY		GRANDS RAPIDS, MI 49501-2450		GLENDALE, CA 91203-3392		SUN PRAIRIE, WI 53596-0001	
360 CENTRAL AVENUE		15695	MN	13994	MI	70025	DE
ST. PETERSBURG, FL 33701		FOREST PRODUCTS INSURANCE EXCHANGE		FREMONT MUTUAL INSURANCE COMPANY		GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	
11177	IL	ONE SPEEN STREET		933 E. MAIN STREET		6604 W. BROAD STREET	
FIRST FINANCIAL INSURANCE COMPANY		P.O. BOX 9165		FREMONT, MI 49412-9751		RICHMOND, VA 23230	
238 INTERNATIONAL ROAD		FRAMINGHAM, MA 01701-9165		34266	NY	41432	NC
BURLINGTON, NC 27215		90328	TX	FRONTIER INSURANCE COMPANY		GENERAL ELECTRIC HOME EQUITY INSURANCE CORPORATION OF NORTH CAROLINA	
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY		FIRSTERS GROVE, IL 60515		195 LAKE LOUISE MARIE ROAD		P.O. BOX 177800	
3200 HIGHLAND AVENUE		15695	MN	ROCK HILL, NY 12775-8000		RALEIGH, NC 27619	
DOWNERS GROVE, IL 60515		FOREST PRODUCTS INSURANCE EXCHANGE		99260	OH		
		ONE SPEEN STREET		FRONTIER NATIONAL LIFE INSURANCE COMPANY			
		P.O. BOX 9165		11815 N. PENNSYLVANIA STREET			
		FRAMINGHAM, MA 01701-9165		CARMEL, IN 46032			

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

38458	NC	87017	CA	95453	MI	68322	CO
GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION P.O. BOX 177800 RALEIGH, NC 27619							
16675	NC	11266	NY	23809	PA	56685	PA
GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA P.O. BOX 177800 RALEIGH, NC 27619							
93521	CA	21032	NY	16691	OH	22187	NY
GENERAL FIDELITY LIFE INSURANCE COMPANY 201 N. TRYON STREET NC1-022-19-02 CHARLOTTE, NC 28255							
24732	WA	11282	PA	63312	OH	56693	PA
GENERAL INSURANCE COMPANY OF AMERICA SAFCO PLAZA SEATTLE, WA 98185							
86045	TX	14036	WI	25224	ND	22322	CA
GENERAL LIFE INSURANCE COMPANY 95 N. RESEARCH DRIVE EDWARDSVILLE, IL 62025-3613							
22039	DE	56154	MI	10787	MI	40541	OR
GENERAL REINSURANCE CORPORATION 695 E. MAIN STREET STAMFORD, CT 06904-2349							
16063	NY	56154	MI	90301	MI	22322	CA
GENERAL SECURITY INSURANCE COMPANY 2 WORLD TRADE CENTER NEW YORK, NY 10048-2495							
25909	NY	34622	DE	95467	MI	11398	DE
GENERAL SECURITY PROPERTY AND CASUALTY COMPANY 2 WORLD TRADE CENTER NEW YORK, NY 10048-2495							
37362	CT	24600	DE	30384	MI	64203	IN
GENERAL STAR INDEMNITY COMPANY 695 E. MAIN STREET P.O. BOX 10354 STAMFORD, CT 06904-2354							
11967	OH	24600	DE	30384	MI	50180	OH
GENERAL STAR NATIONAL INSURANCE COMPANY P.O. BOX 10360 695 E. MAIN STREET STAMFORD, CT 06904-2360							
11231	NY	80942	DE	20303	MN	62411	IL
GENERALI ONE LIBERTY PLAZA NEW YORK, NY 10006							
99944	MI	80942	DE	20303	MN	62411	IL
GENESEE COUNTY SELF-INSURED TRUST POOL 1101 BEACH STREET, 3RD FLOOR FLINT, MI 48502							
34991	ND	62286	IL	37710	CA	64246	NY
GENESIS INDEMNITY INSURANCE COMPANY 695 E. MAIN STREET P.O. BOX 10352 STAMFORD, CT 06904-2352							
38962	CT	63924	CA	395 OYSTER POINT BOULEVARD		64246	NY
GENESIS INSURANCE COMPANY 695 E. MAIN STREET P.O. BOX 10352 STAMFORD, CT 06904-2352							
70939	NY	14044	PA	S. SAN FRANCISCO, CA 94080		64004	IA
GERBER LIFE INSURANCE COMPANY 66 CHURCH STREET WHITE PLAINS, NY 10601-0000							
41343	NY	22063	MD	90212	TX	15032	IA
GERLING AMERICA INSURANCE COMPANY 717 FIFTH AVENUE NEW YORK, NY 10022							
92673	CA	22098	IN	P.O. BOX 13487		14559	IA
GERLING GLOBAL LIFE INSURANCE COMPANY 480 UNIVERSITY AVENUE TORONTO, Ontario Canada M5G 1V6							
80705	MI	11371	NE	KANSAS CITY, MO 64199-3487		14559	IA
GOTHAM INSURANCE COMPANY 330 MADISON AVENUE NEW YORK, NY 10017							
8515 E. ORCHARD ROAD		80705	MI	S. SIOUX CITY, NE 68776-0277		14559	IA
GOVERNMENT EMPLOYEES INSURANCE COMPANY ONE GEICO PLAZA WASHINGTON, DC 20076-0001							
8515 E. ORCHARD ROAD		8515 E. ORCHARD ROAD		GREAT WEST LIFE ASSURANCE COMPANY, THE		14559	IA
GRAIN DEALERS MUTUAL INSURANCE COMPANY P.O. BOX 1747 INDIANAPOLIS, IN 46206							
8515 E. ORCHARD ROAD		8515 E. ORCHARD ROAD		P.O. BOX 277		14559	IA
GREAT WESTERN INSURANCE COMPANY P.O. BOX 3428 OGDEN, UT 84409-1428							
71480	UT	71480	UT	OGDEN, UT 84409-1428		14559	IA
GUILFORD INSURANCE COMPANY 238 INTERNATIONAL ROAD BURLINGTON, NC 27215							
22217	MO	22217	MO	DALLAS, TX 75313-1771		10956	IL
GULF INSURANCE COMPANY P.O. BOX 131771							

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

NY GUL - GULF INSURANCE COMPANY U.K. LIMITED LORD, BISSELL & BROOK ONE PENN PLAZA, SUITE 3435 NEW YORK, NY 10119	70815 HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06109-2999	CT HARTFORD LIFE AND ANNUITY INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06104-2999	22489 HIGHLANDS INSURANCE COMPANY 10370 RICHMOND AVENUE HOUSTON, TX 77042-4123	TX HIGHLANDS INSURANCE COMPANY 10370 RICHMOND AVENUE HOUSTON, TX 77042-4123	97764 IDEALIFE INSURANCE COMPANY 695 EAST MAIN STREET STAMFORD, CT 06904-0300	CT
42811 MO GULF UNDERWRITERS INSURANCE COMPANY P.O. BOX 131771 DALLAS, TX 75313-1771	71153 HARTFORD LIFE AND ANNUITY INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06104-2999	35599 HIGHMARK CASUALTY INSURANCE COMPANY P.O. BOX 535061 PITTSBURGH, PA 15253-5061	65005 IDS LIFE INSURANCE COMPANY IDS TOWER 10 MINNEAPOLIS, MN 55440-0010	MN		
14125 OH HAMILTON MUTUAL INSURANCE COMPANY OF CINCINNATI, OHIO (THE) P.O. BOX 712 DES MOINES, IA 50303-0712	88072 HARTFORD LIFE INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06104-2999	93440 HIGHMARK LIFE INSURANCE COMPANY P.O. BOX 535061 PITTSBURGH, PA 15253-5061	71692 IL ANNUITY AND INSURANCE COMPANY P. O. BOX 7149 INDIANAPOLIS, IN 46207-7149	MA		
88340 FL HANNOVER LIFE REASSURANCE COMPANY OF AMERICA 800 N. MAGNOLIA AVENUE SUITE 1400 ORLANDO, FL 32803	11452 HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, THE ONE STATE STREET P.O. BOX 5024 HARTFORD, CT 06102-5024	20656 IIH AMERICA COMPENSATION & LIABILITY INSURANCE COMPANY 50 BEALE STREET 15TH FLOOR SAN FRANCISCO, CA 94105	32808 ILLINOIS EMCASCO INSURANCE COMPANY 815 COMMERCE DRIVE OAK BROOK, IL 60521-1978	IL		
22292 NH HANOVER INSURANCE COMPANY, THE 100 N. PARKWAY WORCESTER, MA 01605	30104 HARTFORD UNDERWRITERS INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115	57770 HOLY FAMILY SOCIETY OF THE UNITED STATES OF AMERICA, THE ONE FAIRLANE DRIVE P.O. BOX 2909 JOLIET, IL 60434	64580 ILLINOIS MUTUAL LIFE INSURANCE COMPANY 300 S.W. ADAMS STREET PEORIA, IL 61634	IL		
26433 IL HARCO NATIONAL INSURANCE COMPANY P.O. BOX 68309 SCHAUMBURG, IL 60168-0309	14176 HASTINGS MUTUAL INSURANCE COMPANY 404 E. WOODLAWN AVENUE HASTINGS, MI 49058-1091	26638 HOME-OWNERS INSURANCE COMPANY P.O. BOX 30660 LANSING, MI 48909-8160	23817 ILLINOIS NATIONAL INSURANCE COMPANY 500 WEST MADISON STREET CHICAGO, IL 60606-2511	IL		
42900 NJ HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297	21741 HAWKEYE-SECURITY INSURANCE COMPANY ONE BEACON STREET BOSTON, MA 02108-3100	13927 HOMESITE INSURANCE COMPANY OF THE MIDWEST 99 BEDFORD STREET BOSTON, MA 02111-2217	27960 ILLINOIS UNION INSURANCE COMPANY 8755 W. HIGGINS ROAD CHICAGO, IL 60631	IL		
64327 PA HARLEYSVILLE LIFE INSURANCE COMPANY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297	92711 HCC LIFE INSURANCE COMPANY 13403 NORTHWEST FREEWAY HOUSTON, TX 77040-6094	64505 HOMESTEADERS LIFE COMPANY P.O. BOX 1756 DES MOINES, IA 50306	43575 INDEMNITY INSURANCE COMPANY OF NORTH AMERICA 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101	PA		
14168 PA HARLEYSVILLE MUTUAL INSURANCE COMPANY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297	95844 HEALTH ALLIANCE PLAN OF MICHIGAN 2850 W. GRAND BOULEVARD DETROIT, MI 48202	22578 HORACE MANN INSURANCE COMPANY #1 HORACE MANN PLAZA SPRINGFIELD, IL 62715	10951 INDEPENDENCE INDEMNITY INSURANCE COMPANY P.O. BOX 10570 HARRISBURG, PA 17105-0570	KS		
13382 GA HARLEYSVILLE-ATLANTIC INSURANCE COMPANY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297	87947 HEALTH AND LIFE INSURANCE COMPANY OF AMERICA 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032	64513 HORACE MANN LIFE INSURANCE COMPANY #1 HORACE MANN PLAZA SPRINGFIELD, IL 62715	64602 INDEPENDENCE LIFE AND ANNUITY COMPANY 125 HIGH STREET BOSTON, MA 02110-2712	RI		
60348 CT HART LIFE INSURANCE COMPANY P.O. BOX 2999 HARTFORD, CT 06104-2999	52563 HEALTH PLAN OF MICHIGAN, INC. 17515 W. NINE MILE ROAD SUITE 650 SOUTHFIELD, MI 48075	93777 HOUSEHOLD LIFE INSURANCE COMPANY 200 SOMERSET CORPORATE BOULEVARD SUITE 100 BRIDGEWATER, NJ 08807	29831 INDEPENDENT MUTUAL FIRE INSURANCE COMPANY 2 E. CHASE STREET MAIL STATION 55 BALTIMORE, MD 21202	IL		
22357 CT HARTFORD ACCIDENT AND INDEMNITY COMPANY HARTFORD PLAZA HARTFORD, CT 06115	34231 HEALTHCARE UNDERWRITERS MUTUAL INSURANCE COMPANY 8 BRITISH AMERICAN BOULEVARD LATHAM, NY 12110-1414	42374 HOUSTON CASUALTY COMPANY 13403 NORTHWEST FREEWAY HOUSTON, TX 77040-6094	58068 INDEPENDENT ORDER OF FORESTERS, THE 789 DON MILLS ROAD TORONTO, Ontario Canada M3C 1T9	NY		
29424 IN HARTFORD CASUALTY INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115	95580 HEALTHPLUS OF MICHIGAN, INC. 2050 S. LINDEN ROAD P.O. BOX 1700 FLINT, MI 48501-1700	25054 HUDSON INSURANCE COMPANY 22 CORTRLANDT STREET NEW YORK, NY 10007	57509 INDEPENDENT ORDER OF VIKINGS 5250 S. SIXTH STREET P.O. BOX 5147 SPRINGFIELD, IL 62705	IL		
19682 CT HARTFORD FIRE INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115	39527 HERITAGE INDEMNITY COMPANY 7125 W. JEFFERSON AVENUE SUITE 200 LAKEWOOD, CO 80235	70580 HUMANADENTAL INSURANCE COMPANY P.O. BOX 740036 LOUISVILLE, KY 40201-7436	36940 INDIAN HARBOR INSURANCE COMPANY SEAVIEW HOUSE 70 SEAVIEW AVENUE STAMFORD, CT 06902-6040	ND		
38288 IL HARTFORD INSURANCE COMPANY OF ILLINOIS HARTFORD PLAZA HARTFORD, CT 06115	64394 HERITAGE LIFE INSURANCE COMPANY 500 VIRGINIA DRIVE FORT WASHINGTON, PA 19034	62189 HUMANA INSURANCE COMPANY P.O. BOX 740036 LOUISVILLE, KY 40201	22659 INDIANA INSURANCE COMPANY 62 MAPLE AVENUE KEENE, NH 03431-0000	IN		
37478 IN HARTFORD INSURANCE COMPANY OF THE MIDWEST HARTFORD PLAZA HARTFORD, CT 06115	14184 HERITAGE MUTUAL INSURANCE COMPANY 2800 S. TAYLOR DRIVE P.O. BOX 58, CONTROLLER SHEBOYGAN, WI 53082-0058	56553 HUNGARIAN REFORMED FEDERATION OF AMERICA, THE 2001 MASSACHUSETTS AVENUE, NW WASHINGTON, DC 20036-1011	14265 INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY 3600 WOODVIEW TRACE INDIANAPOLIS, IN 46268	IN		
38261 FL HARTFORD INSURANCE COMPANY OF THE SOUTHEAST HARTFORD PLAZA HARTFORD, CT 06115	99960 HERITAGE OPTICAL CENTER, INC. 19010 LIVERNOIS DETROIT, MI 48221	35696 HURON INSURANCE COMPANY 355 MAPLE AVENUE HARLEYSVILLE, PA 19438-2297	64645 INDIANAPOLIS LIFE INSURANCE COMPANY P.O. BOX 1230 INDIANAPOLIS, IN 46206-1230	IN		
93505 CT HARTFORD INTERNATIONAL LIFE REASSURANCE CORPORATION P.O. BOX 2999 HARTFORD, CT 06104-2999	18376 HERMITAGE INSURANCE COMPANY 707 WESTCHESTER AVENUE SUITE 411 WHITE PLAINS, NY 10604	81450 IBA HEALTH AND LIFE ASSURANCE COMPANY 106 FARMERS ALLEY SUITE 300 KALAMAZOO, MI 49005-1100	81779 INDIVIDUAL ASSURANCE COMPANY LIFE, HEALTH & ACCIDENT 1600 OAK STREET KANSAS CITY, MO 64108-1406	MO		

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

22268	IN	22829	IL	67865	NC	12190	NY
INFINITY INSURANCE COMPANY 2204 LAKESHORE DRIVE P.O. BOX 830189 BIRMINGHAM, AL 35283-0189		INTERSTATE FIRE & CASUALTY COMPANY 55 E. MONROE STREET CHICAGO, IL 60603		JEFFERSON-PILOT LIFE INSURANCE COMPANY P.O. BOX 21008 GREENSBORO, NC 27420		KOA FIRE & MARINE INSURANCE COMPANY, LTD. 830 THIRD AVENUE SUITE 810 NEW YORK, NY 10022	
10040	MD	22837	IL	14354	WI	56715	PA
INNER HARBOR REINSURANCE, INC. C/O ST PAUL GROUP 385 WASHINGTON STREET ST PAUL, MN 55102		INTERSTATE INDEMNITY COMPANY 55 E. MONROE STREET CHICAGO, IL 60603		JEWELERS MUTUAL INSURANCE COMPANY P.O. BOX 468 NEENAH, WI 54957-0468		LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION 69 PUBLIC SQUARE WILKES-BARRE, PA 18701-2595	
26700	IL	64831	NY	65080	MN	65242	IN
INSURANCE COMPANY OF ILLINOIS SAFECO PLAZA 4333 BROOKLYN AVE NE SEATTLE, WA 98185		INTRAMERICA LIFE INSURANCE COMPANY 3075 SANDERS ROAD STE. H1A NORTHBROOK, IL 60062-7127		JOHN ALDEN LIFE INSURANCE COMPANY P.O. BOX 3050 MILWAUKEE, WI 53203		LAFAYETTE LIFE INSURANCE COMPANY, THE P.O. BOX 7007 LAFAYETTE, IN 47903-7007	
22713	PA	10749	MI	65099	MA	14516	MI
INSURANCE COMPANY OF NORTH AMERICA 1601 CHESTNUT STREET P.O. BOX 41484 PHILADELPHIA, PA 19101		INTREPID INSURANCE COMPANY P.O. BOX 5168 SUITE 2100 SOUTHFIELD, MI 48085-5168		JOHN HANCOCK LIFE INSURANCE COMPANY P.O. BOX 111 CORP. FIN. ACCTG., T-11 BOSTON, MA 02117-0111		LAKE STATES INSURANCE COMPANY P.O. BOX 352 TRAVERSE CITY, MI 49685-0352	
19429	PA	64890	CA	90204	MA	MI	
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE 70 PINE STREET NEW YORK, NY 10270		INVESTORS GUARANTY LIFE INSURANCE COMPANY 200 CLARENDRON STREET BOSTON, MA 02117-0111		JOHN HANCOCK VARIABLE LIFE INSURANCE COMPANY P.O. BOX 717 BOSTON, MA 02117-0717		LAKESHORE PHYSICIANS ORG, P.C. VOLUNTARY EMPLOYEES BENEFICIARY ASSOC. 926 SOUTH WASHINGTON AVENUE HOLLAND, MI 49423	
27847	CA	64904	KY	65110	SC	26077	IL
INSURANCE COMPANY OF THE WEST P.O. BOX 85563 SAN DIEGO, CA 92186-5563		INVESTORS HERITAGE LIFE INSURANCE COMPANY P.O. BOX 717 FRANKFORT, KY 40602-0717		KANAWHA INSURANCE COMPANY P.O. BOX 610 LANCASTER, SC 29721-0610		LANCER INSURANCE COMPANY 370 W. PARK AVENUE LONG BEACH, NY 11561-3245	
10927	MI	64734	IN	15962	KS	33138	OK
INSURANCE CORPORATION OF AMERICA 1301 N. HAGADORN ROAD EAST LANSING, MI 48823		INVESTORS LIFE INSURANCE COMPANY OF INDIANA 6500 RIVER PLACE BLVD BUILDING ONE AUSTIN, TX 78730		KANSAS BANKERS SURETY COMPANY, THE P.O. BOX 1654 TOPEKA, KS 66601-1654		LANDMARK AMERICAN INSURANCE COMPANY P.O. BOX 3329 ENGLEWOOD, CO 80155	
37257	IL	63487	WA	20885	MO	28916	VA
INSURANCE CORPORATION OF HANNOVER 3435 WILSHIRE BOULEVARD SUITE 700 LOS ANGELES, CA 90010		INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA 6500 RIVER PLACE BLVD. BUILDING ONE AUSTIN, TX 78730		KANSAS CITY FIRE AND MARINE INSURANCE COMPANY CNA PLAZA CHICAGO, IL 60685		LAWRENCEVILLE PROPERTY AND CASUALTY COMPANY TWO PRINCESS ROAD LAWRENCEVILLE, NJ 08648	
18341	NY	93610	DE	65129	MO	50024	VA
INSURANCE CORPORATION OF NEW YORK, THE 500 N. BROADWAY SUITE 155 JERICHO, NY 11753		INVESTORS PARTNER LIFE INSURANCE COMPANY 197 CLARENDRON STREET BOSTON, MA 02117-0717		KANSAS CITY LIFE INSURANCE COMPANY P.O. BOX 419139 KANSAS CITY, MO 64141-6139		LAWYERS TITLE INSURANCE CORPORATION 101 GATEWAY CENTRE PARKWAY GATEWAY ONE RICHMOND, VA 23235	
29742	NC	50369	NC	10915	IL	11738	OH
INTEGON NATIONAL INSURANCE COMPANY P.O. BOX 3199 WINSTON-SALEM, NC 27102-3198		INVESTORS TITLE INSURANCE COMPANY P. O. DRAWER 2687 CHAPEL HILL, NC 27515		KEMPER AUTO & HOME INSURANCE COMPANY 1 KEMPER DRIVE LONG GROVE, IL 60049-0001		LEADER INSURANCE COMPANY 4100 HARRY HINES BOULEVARD DALLAS, TX 75219	
37745	NC	10952	OH	27138	IL	29912	IL
INTEGON SPECIALTY INSURANCE COMPANY P.O. BOX 3199 WINSTON SALEM, NC 27102		J.C. PENNEY CASUALTY INSURANCE COMPANY 2700 W. PLANO PARKWAY-3C PLANO, TX 75075-8200		KEMPER CASUALTY INSURANCE COMPANY ONE KEMPER DRIVE LONG GROVE, IL 60049-0001		LEGION INDEMNITY COMPANY ONE LOGAN SQUARE SUITE 1400 PHILADELPHIA, PA 19103	
74780	OH	65021	VT	15563	IL	24422	PA
INTEGRITY LIFE INSURANCE COMPANY 515 W. MARKET STREET 8TH FLOOR LOUISVILLE, KY 40202		J.C. PENNEY LIFE INSURANCE COMPANY 2700 W. PLANO PARKWAY-3C PLANO, TX 75075-8200		KEMPER EMPLOYERS INSURANCE COMPANY 1 KEMPER DRIVE LONG GROVE, IL 60049-0001		LEGION INSURANCE COMPANY ONE LOGAN SQUARE SUITE 1400 PHILADELPHIA, PA 19103	
64807	IA	65056	MI	10914	IL	19437	DE
INTER-STATE ASSURANCE COMPANY 4200 UNIVERSITY AVENUE WEST DES MOINES, IA 50266-5995		JACKSON NATIONAL LIFE INSURANCE COMPANY 5901 EXECUTIVE DRIVE LANSING, MI 48911		KEMPER INDEPENDENCE INSURANCE COMPANY 1 KEMPER DRIVE LONG GROVE, IL 60049-0001		LEXINGTON INSURANCE COMPANY 200 STATE STREET BOSTON, MA 02109	
24139	IL	60140	NY	90557	IL	42404	VT
INTERNATIONAL BUSINESS AND MERCANTILE REASSURANCE COMPANY 307 N. MICHIGAN AVENUE CHICAGO, IL 60601		JACKSON NATIONAL LIFE INSURANCE COMPANY OF NEW YORK 5901 EXECUTIVE DRIVE LANSING, MI 48911		KEMPER INVESTORS LIFE INSURANCE COMPANY 1 KEMPER DRIVE, T-1 LONG GROVE, IL 60049-0001		LIBERTY INSURANCE CORPORATION 175 BERKELEY STREET BOSTON, MA 02117	
11592	NJ	11630	NY	38105	KY	19917	NY
INTERNATIONAL FIDELITY INSURANCE COMPANY ONE NEWARK CENTER 20TH FLOOR NEWARK, NJ 07102-5207		JEFFERSON INSURANCE COMPANY NEWPORT TOWER - 28TH FLOOR 525 WASHINGTON BOULEVARD JERSEY CITY, NJ 07310-1693		KENTUCKY MEDICAL INSURANCE COMPANY P.O. BOX 1471 EAST LANSING, MI 48826-1471		LIBERTY INSURANCE UNDERWRITERS INC. 61 BROADWAY 25TH FLOOR NEW YORK, NY 10006	
21083	IL	70254	NE	65234	RI	65315	MA
INTERNATIONAL INSURANCE COMPANY 250 COMMERCIAL STREET SUITE 5000 MANCHESTER, NH 03101		JEFFERSON PILOT FINANCIAL INSURANCE COMPANY 100 N. GREENE STREET GREENSBORO, NC 27401		KEYPORT LIFE INSURANCE COMPANY 125 HIGH STREET BOSTON, MA 02110-2712		LIBERTY LIFE ASSURANCE COMPANY OF BOSTON 100 LIBERTY WAY DOVER, NH 03820	
01234	NY	62057	NJ	58033	CT	65323	SC
INTERNATIONAL INSURANCE COMPANY OF HANNOVER LIMITED PRICE WATERHOUSE COOPERS 400 S. HOPE STREET, 23RD FLOOR LOS ANGELES, CA 90071		JEFFERSON PILOT LIFEAMERICA INSURANCE COMPANY 100 N. GREENE STREET GREENSBORO, NC 27401		KNIGHTS OF COLUMBUS P.O. BOX 1670 NEW HAVEN, CT 06507-0901		LIBERTY LIFE INSURANCE COMPANY BOX 789 GREENVILLE, SC 29602-0789	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

23035	MA	97039	IN	88080	MO	90476	MO
LIBERTY MUTUAL FIRE INSURANCE COMPANY		LINCOLN NATIONAL REASSURANCE COMPANY		LYNDON LIFE INSURANCE COMPANY		MATRIX LIFE AND HEALTH INSURANCE COMPANY	
175 BERKELEY STREET		P.O. BOX 7808		520 MARYVILLE CENTRE DRIVE		1149 S. BROADWAY STREET	
BOSTON, MA 02117		FORT WAYNE, IN 46801-7808		SUITE 500		SUITE 910	
175 BERKELEY STREET				ST. LOUIS, MO 63141-5814		LOS ANGELES, CA 90015	
175 BERKELEY STREET							
BOSTON, MA 02117						23825	IL
23043	MA	58262	PA	35769	MO	MBIA INSURANCE CORP. OF ILLINOIS	
LIBERTY MUTUAL INSURANCE COMPANY		LITHUANIAN ALLIANCE OF AMERICA		LYNDON PROPERTY INSURANCE COMPANY		113 KING STREET	
175 BERKELEY STREET		307 W. 30TH STREET		520 MARYVILLE CENTRE DRIVE		ARMONK, NY 10504-1610	
BOSTON, MA 02117		NEW YORK, NY 10001-		SUITE 200			
175 BERKELEY STREET				ST. LOUIS, MO 63141-5814			
175 BERKELEY STREET							
BOSTON, MA 02117						12041	NY
65331	AL	56731	PA	95449	MI	MBIA INSURANCE CORPORATION	
LIBERTY NATIONAL LIFE INSURANCE COMPANY		LITHUANIAN CATHOLIC ALLIANCE		2301 COMMONWEALTH BOULEVARD		113 KING STREET	
P.O. BOX 2612		71-73 S. WASHINGTON STREET		ANN ARBOR, MI 48105		ARMONK, NY 10504-1610	
BIRMINGHAM, AL 35202		WILKES-BARRE, PA 18701-0031					
11746	MI	99998	NY	65781	WI	95848	MI
LIBERTY PERSONAL INSURANCE COMPANY		LLOYD'S UNDERWRITERS AT LONDON,		MADISON NATIONAL LIFE INSURANCE COMPANY, INC.		MCLAREN HEALTH PLAN, INC.	
175 BERKELEY STREET		SPONSORING SYNDICATES		P.O. BOX 5008		401 S. BALLINGER HIGHWAY	
BOSTON, MA 02117		C-O LEBOUEF, LAMB, LEIBY & MONROE, 125 W. 55TH STREET		MADISON, WI 53705		FLINT, MI 48532-3685	
10725	NH	NEW YORK, NY 10019-4513					
LIBERTY SURPLUS INSURANCE CORPORATION, THE		33600	IA	65870	NY	69515	PA
175 BERKELEY STREET		LM INSURANCE CORPORATION		MANHATTAN LIFE INSURANCE COMPANY		MEDAMERICA INSURANCE COMPANY	
BOSTON, MA 02117		175 BERKELEY STREET		2272 ALLEN PARKWAY		P.O. BOX 41930	
30755 BARRINGTON AVENUE		BOSTON, MA 02117		HOUSTON, TX 77019-2115		ROCHESTER, NY 14604-0620	
MADISON HEIGHTS, MI 48071							
66753	MI	87920	MI	67083	IL	63762	PA
LIBERTY UNION LIFE ASSURANCE COMPANY		LOCOMOTIVE ENGINEERS AND CONDUCTORS MUTUAL PROTECTIVE ASSOCIATION		MANHATTAN NATIONAL LIFE INSURANCE COMPANY		MEDCO CONTAINMENT LIFE INSURANCE COMPANY	
30755 BARRINGTON AVENUE		535 GRISWOLD STREET		11815 N. PENNSYLVANIA STREET		100 PARSONS POND DRIVE	
MADISON HEIGHTS, MI 48071		SUITE 1210		CARMEL, IN 46032		BUILDING F3	
65498	PA	DETROIT, MI 48226-3602				FRANKLIN LAKES, NJ 07417-2603	
LIFE INSURANCE COMPANY OF NORTH AMERICA		20311	NY	65838	MI		
900 COTTAGE GROVE ROAD		LONDON ASSURANCE OF AMERICA INC., THE		MANUFACTURERS LIFE INSURANCE COMPANY (U.S.A.), THE		33391	AL
MAIL STATION S-360		9300 ARROWPOINT BOULEVARD		P.O. BOX 640		MEDICAL ASSURANCE COMPANY, INC., THE	
HARTFORD, CT 06152-2360		P.O. BOX 1000		BUFFALO, NY 14201-0640		P.O. BOX 590009	
65528	TX	CHARLOTTE, NC 28201-1000				BIRMINGHAM, AL 35209-0009	
LIFE INSURANCE COMPANY OF THE SOUTHWEST		83550	MI	87793	MI		
P.O. BOX 569080		LONDON LIFE INSURANCE COMPANY		MANUFACTURERS LIFE INSURANCE COMPANY OF AMERICA, THE		86991	OH
DALLAS, TX 75356-9080		ONE LONDON PLACE		P.O. BOX 633		MEDICAL LIFE INSURANCE COMPANY	
64130	IA	255 QUEENS AVENUE, SUITE 303		BUFFALO, NY 14201-0633		1220 HURON ROAD	
LIFE INVESTORS INSURANCE COMPANY OF AMERICA		LONDON, Ontario Canada N6A 5R8				CLEVELAND, OH 44115-1700	
4333 EDGEWOOD ROAD, N.E.		76694	PA	90425	DE	32328	MD
CEDAR RAPIDS, IA 52499		LONDON LIFE REINSURANCE COMPANY		MANUFACTURERS LIFE INSURANCE COMPANY		MEDICAL MUTUAL LIABILITY INSURANCE	
82627	CT	P. O. BOX 1120		COMPANY OF NORTH AMERICA, THE		SOCIETY OF MARYLAND	
LIFE REASSURANCE CORPORATION OF AMERICA		BLUE BELL, PA 19422-0319		500 BOYLSTON STREET		225 INTERNATIONAL CIRCLE	
969 HIGH RIDGE ROAD		68934	NC	SUITE 400		HUNT VALLEY, MD 21030	
STAMFORD, CT 06905		LONDON PACIFIC LIFE & ANNUTY COMPANY		BOSTON, MA 02116-3739		11843	IN
92509	MN	3109 POPLARWOOD COURT		98078	MI	MEDICAL PROTECTIVE COMPANY, THE	
LIFEUSA INSURANCE COMPANY		SUITE 108		MANULIFE REINSURANCE CORPORATION		5814 REED ROAD	
P.O. BOX 59060		RALEIGH, NC 27604		(U.S.A.)		FORT WAYNE, IN 46835	
MINNEAPOLIS, MN 55459-0060		65722	OH	P.O. BOX 600		71471	NE
65595	NE	LOYAL AMERICAN LIFE INSURANCE COMPANY		BUFFALO, NY 14201-0600		MEDICO LIFE INSURANCE COMPANY	
LINCOLN BENEFIT LIFE COMPANY		P.O. BOX 5418				P.O. BOX 3477	
3075 SANDERS ROAD		CINCINNATI, OH 45201-5418		CHARLOTTE, NC 28201-1000		OMAHA, NE 68103	
SUITE H1A		56758	PA	28932	VA	22241	VT
NORTHBROOK, IL 60062-7127		LOYAL CHRISTIAN BENEFIT ASSOCIATION		MARKEL AMERICAN INSURANCE COMPANY		MEDMARC CASUALTY INSURANCE COMPANY	
33855	PA	P.O. BOX 13005		4600 COX ROAD		P.O. BOX 1167	
LINCOLN GENERAL INSURANCE COMPANY		ERIE, PA 16514-1305		GLEN ALLEN, VA 23060		FAIRFAX, VA 22033-4055	
3350 WHITEFORD ROAD		14435	MA	38970	IL	32089	VT
P.O. BOX 3709		LUMBER MUTUAL INSURANCE COMPANY		MARKEL INSURANCE COMPANY		MEDMARC MUTUAL INSURANCE COMPANY	
YORK, PA 17402		ONE SPEEN STREET		4600 COX ROAD		P.O. BOX 1167	
65927	IL	P.O. BOX 9165		GLEN ALLEN, VA 23060		FAIRFAX, VA 22030-1167	
LINCOLN HERITAGE LIFE INSURANCE COMPANY		FRAMINGHAM, MA 01701-9165		19356	MD	16101	MI
4343 E. CAMELBACK ROAD		23108	MO	MARYLAND CASUALTY COMPANY		MEEMIC INSURANCE COMPANY	
PHOENIX, AZ 85018		LUMBERMEN'S UNDERWRITING ALLIANCE		1400 AMERICAN LANE		691 N. SQUIRREL ROAD	
65668	NE	2501 N. MILITARY TRAIL		SCHAUMBURG, IL 60196-1056		SUITE 100	
LINCOLN MUTUAL LIFE INSURANCE COMPANY		BOCA RATON, FL 33431				AUBURN HILLS, MI 48326	
P.O. BOX 82448		22977	IL	28932	VA	97055	OK
LINCOLN, NE 68501		LUMBERMENS MUTUAL CASUALTY COMPANY		MASB-SEG PROPERTY/CASUALTY POOL, INC		MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	
38830	IN	1 KEMPER DRIVE, C3		415 WEST KALAMAZOO STREET		4001 MCEWEN DRIVE	
LINCOLN NATIONAL HEALTH & CASUALTY INSURANCE COMPANY		LONG GROVE, IL 60049-0001		LANSING, MI 48933		SUITE 200	
P.O. BOX 7808		57126	MN	22306	NH	DALLAS, TX 75244	
FORT WAYNE, IN 46801-7808		LUTHERAN BROTHERHOOD		MASSACHUSETTS BAY INSURANCE COMPANY		86126	WI
1300 S. CLINTON STREET		625 FOURTH AVENUE SOUTH		100 N. PARKWAY		MEMBERS LIFE INSURANCE COMPANY	
FORT WAYNE, IN 46802		MINNEAPOLIS, MN 55415		WORCESTER, MA 01605		P.O. BOX 391	
65676	IN	97721	MN	65935	MA	MADISON, WI 53701	
LINCOLN NATIONAL LIFE INSURANCE COMPANY		LUTHERAN BROTHERHOOD VARIABLE INSURANCE PRODUCTS COMPANY		MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY		21229	MI
1300 S. CLINTON STREET		625 FOURTH AVENUE SOUTH		1295 STATE STREET		MEMBERSELECT INSURANCE COMPANY	
FORT WAYNE, IN 46802		MINNEAPOLIS, MN 55415		SPRINGFIELD, MA 01111		1 AUTO CLUB DRIVE	
						DEARBORN, MI 48126	
						11878	PA
						MENNONGITE INDEMNITY, INC.	
						P.O. BOX 5364	
						LANCaster, PA 17606-5364	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

57991	IN	65978	NY	95582	MI	23434	WI
MENNONITE MUTUAL AID ASSOCIATION		METROPOLITAN LIFE INSURANCE COMPANY		MICHIGAN HEALTH MAINT. ORG. PLANS		MIDDLESEX INSURANCE COMPANY	
P.O. BOX 483		FINANCIAL BUSINESS CENTER		1155 BREWERY PARK BOULEVARD		1800 NORTH POINT DRIVE	
GOSHEN, IN 46527		4100 BOY SCOUT BOULEVARD		SUITE 250		STEVENS POINT, WI 54481	
31968	TN	26298	RI	DETROIT, MI 48207-2640		66036	OH
MERASTAR INSURANCE COMPANY		METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY		MICHIGAN HOUSING COMMISSION RISK RET C/O BIG RAPIDS HOUSING COMM		MIDLAND LIFE INSURANCE COMPANY, THE	
P.O. BOX 181101		700 QUAKER LANE		9 PARKVIEW VILLAGE		250 E. BROAD STREET	
CHATTANOOGA, TN 37414-6101		P.O. BOX 350		BIG RAPIDS, MI 49307		COLUMBUS, OH 43215	
14494	IA	297136	DE	10857	MI	66044	IA
MERCHANTS BONDING COMPANY		METROPOLITAN TOWER LIFE INSURANCE COMPANY		MICHIGAN INSURANCE COMPANY		MIDLAND NATIONAL LIFE INSURANCE COMPANY	
2100 FLEUR DRIVE		4100 BOY SCOUT BOULEVARD		1700 EAST BELTLINE NE		ONE MIDLAND PLAZA	
DES MOINES, IA 50321-1158		TAMPA, FL 33607		SUITE 100		SIOUX FALLS, SD 57193-0001	
23329	NY	40150	TX	GRAND RAPIDS, MI 49525		23612	OH
MERCHANTS MUTUAL INSURANCE COMPANY		MGA INSURANCE COMPANY, INC.		25585	MI	MIDWEST EMPLOYERS CASUALTY COMPANY	
250 MAIN STREET		500 COMMERCE STREET		161 OTTAWA AVENUE, N.W.		13801 RIVERPORT DRIVE	
BUFFALO, NY 14240-0903		P.O. BOX 2933		SUITE 607		SUITE 200	
10502	MN	FORT WORTH, TX 76113-2933		GRAND RAPIDS, MI 49503-2720		MARYLAND HEIGHTS, MO 63043-4810	
MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY		22594	WI	MI	MI	95814	MI
P.O. BOX 1980		MAGIC INSURANCE CORPORATION		MICHIGAN LIABILITY AND PROPERTY POOL		MIDWEST HEALTH PLAN, INC.	
INDIANAPOLIS, IN 46206-1980		P. O. BOX 756		C/O MICHIGAN MUNICIPAL LEAGUE		5050 SCHAEFER ROAD	
23345	IN	MILWAUKEE, WI 53201		1675 GREEN ROAD, P.O. BOX 1487		DEARBORN, MI 48126	
MERIDIAN MUTUAL INSURANCE COMPANY		33111	MI	ANN ARBOR, MI 48106		79480	WI
P.O. BOX 1980		MHA INSURANCE COMPANY		14508	MI	MIDWEST SECURITY LIFE INSURANCE COMPANY	
INDIANAPOLIS, IN 46206-1980		6215 W. ST. JOSEPH HIGHWAY		MICHIGAN MILLERS MUTUAL INSURANCE COMPANY		2700 MIDWEST DRIVE	
23353	IN	LANSING, MI 48917-4852		P.O. BOX 30060		ONALASKA, WI 54650-8764	
MERIDIAN SECURITY INSURANCE COMPANY		MI	MI	LANSING, MI 48909-7560		99947	MI
P.O. BOX 1980		MI LUMBER & BLDG. MAT. ASSN. EMPL.		MI	MI	MIDWESTERN DENTAL PLANS, INC.	
INDIANAPOLIS, IN 46206-1980		P.O. BOX 27095		MICHIGAN MUNICIPAL INSURANCE TRUST		5050 SCHAEFER ROAD	
65951	IN	5815 EXECUTIVE DRIVE		1231 E. BELTLINE, N.E.		DEARBORN, MI 48126	
MERIT LIFE INSURANCE COMPANY		LANSING, MI 48909		SUITE 150		79480	WI
P.O. BOX 39		00027	MI	GRAND RAPIDS, MI 49525		MIDWEST SECURITY LIFE INSURANCE COMPANY	
EVANSVILLE, IN 47701		MI	MI	MI	MI	23612	OH
24821	CA	MI PHARMACISTS ASSN. GROUP TRUST		MICHIGAN MUNICIPAL RISK MGMT AUTHORITY		MIDWESTERN INDEMNITY COMPANY, THE	
MERITPLAN INSURANCE COMPANY		815 N. WASHINGTON AVENUE		16801 NEWBURGH		62 MAPLE AVENUE	
P.O. BOX 19702		LANSING, MI 48906-5198		SUITE 106		KEENE, NH 03431	
IRVINE, CA 92623		MI	MI	LIVONIA, MI 48154		23515	OH
79022	AR	MI RETAILERS DENTAL ASSN MEWA		31429	MI	MIDWESTERN UNITED LIFE INSURANCE COMPANY	
MERRILL LYNCH LIFE INSURANCE COMPANY		221 N. PINE STREET		MICHIGAN PROFESSIONAL INSURANCE EXCHANGE		1290 BROADWAY	
P.O. BOX 9061		LANSING, MI 48933		21 MICHIGAN NE		SECURITY LIFE CENTER	
PRINCETON, NJ 08543-9061		38660	MI	SUITE 375		DENVER, CO 80203	
19798	MA	MIC GENERAL INSURANCE CORPORATION		GRAND RAPIDS, MI 49503		61522	MN
MERRIMACK MUTUAL FIRE INSURANCE COMPANY		P.O. BOX 66937		MI	MI	MILLIE, INCORPORATED	
95 OLD RIVER ROAD		ST. LOUIS, MO 63166		16801 NEWBURGH		P.O. BOX 64560	
ANDOVER, MA 01810-1078		85561	DE	SUITE 106		ST. PAUL, MN 55164	
65714	LA	MIC LIFE INSURANCE CORPORATION		LIVONIA, MI 48154		10933	NJ
METLIFE SECURITY INSURANCE COMPANY OF LOUISIANA		300 GALLERIA OFFICENTRE, #200		31429	MI	MIIX INSURANCE COMPANY	
4100 BOY SCOUT BOULEVARD		MAIL CODE 480-300-216		MICHIGAN PROFESSIONAL INSURANCE EXCHANGE		TWO PRINCESS ROAD	
TAMPA, FL 33607		SOUTHFIELD, MI 48034		21 MICHIGAN NE		LAWRENCEVILLE, NJ 08648	
MI		38601	MI	SUITE 375		23531	TX
METRO ASSOC FOR IMPROVED SCHOOL LEG.		MIC PROPERTY AND CASUALTY INSURANCE CORPORATION		GRAND RAPIDS, MI 49503		MILLERS INSURANCE COMPANY, THE	
1333 RADCLIFF AVENUE		300 GALLERIA OFFICENTER		MI	MI	P.O. BOX 2269	
GARDEN CITY, MI 48135		SOUTHFIELD, MI 48034		16801 NEWBURGH		FORT WORTH, TX 76113-2269	
25321	RI	MI	MI	SUITE 106		14583	IL
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY		MICH COMMUNITY COLLEGE RISK MGMT		LPLYMOUTH, MI 48170		MILLERS MUTUAL INSURANCE ASSOCIATION	
P.O. BOX 350		14001 MERRIMAN ROAD		31429	MI	111 E. FOURTH STREET	
700 QUAKER LANE		LIVONIA, MI 48154-4262		MARQUETTE, MI 49855		P.O. BOX 9006	
WARWICK, RI 02887-0350		MI	MI	ALTON, IL 62002-9006		93742	MN
39950	RI	MICH COUNTY ROAD COMMISSION SELF-INS		21687	CA	MINISTERS LIFE INSURANCE COMPANY, THE	
METROPOLITAN GENERAL INSURANCE COMPANY		P.O. BOX 14119		21687	CA	400 ROBERT STREET NORTH	
700 QUAKER LANE		LANSING, MI 48901		MID CENTURY INSURANCE COMPANY		ST. PAUL, MN 55101	
P.O. BOX 350		00028	MI	P.O. BOX 2478, TERMINAL ANNEX		23582	MN
WARWICK, RI 02887-0350		MICHIGAN AUTOMOTIVE PARTS ASSOCIATION BENEFIT TRUST		LOS ANGELES, CA 90051-2478		MINNESOTA FIRE AND CASUALTY COMPANY	
34339	RI	P.O. BOX 81010		79987	NC	P.O. BOX 1233	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY		LANSING, MI 48909-1010		MID-SOUTH INSURANCE COMPANY		MINNEAPOLIS, MN 55440	
700 QUAKER LANE		10998	MI	P.O. BOX 3160		66168	MN
P.O. BOX 350		MICHIGAN CONSTRUCTION INDUSTRY MUTUAL INSURANCE COMPANY		OMAHA, NE 68103		MINNESOTA LIFE INSURANCE COMPANY	
WARWICK, RI 02887-0350		P.O. BOX 80440		36650	MI	400 ROBERT STREET NORTH	
86428	DE	LANSING, MI 48908-0440		MID-STATE SURETY CORPORATION		ST. PAUL, MN 55101	
METROPOLITAN INSURANCE AND ANNUITY COMPANY		47775	MI	102 KERCHEVAL		22551	NY
4100 BOY SCOUT BOULEVARD		G-2503 S. LINDEN ROAD		GROSSE POINTE FARMS, MI 48236		MITSUI MARINE AND FIRE INSURANCE COMPANY OF AMERICA	
TAMPA, FL 33607		FLINT, MI 48532		66087	TN	33 WHITEHALL STREET	
52006	MI	MICHIGAN DENTAL PLAN, INC.		MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE		26TH FLOOR	
MICHIGAN EYECARE ASSOCIATES, INC		23469 MICHIGAN AVENUE		4001 MCEWEN DRIVE		NEW YORK, NY 10004-2112	
DEARBORN, MI 48124		DEARBORN, MI 48124		SUITE 200		30139	MI
				DALLAS, TX 75244		MLBA LIMITED LIABILITY POOL	
				MIDDLE CITIES RISK MANAGEMENT TRUST		EAST LANSING, MI 48826-4067	
				2160 COMMONS PARKWAY			
				OKEMOS, MI 48864			

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

74209	IN	66427	IL	66540	TX	56073	WI
MMA INSURANCE COMPANY P.O. BOX 483 GOSHEN, IN 46527		MTL INSURANCE COMPANY 1200 JORIE BOULEVARD OAK BROOK, IL 60523-2218		NATIONAL FARMERS UNION LIFE INSURANCE COMPANY P.O. BOX 13487 KANSAS CITY, MO 64199-3487		NATIONAL MUTUAL BENEFIT 6522 GRAND TETON PLAZA P.O. BOX 1527 MADISON, WI 53719-	
70416	CT	66346	GA	16217	CO	34835	DE
MML BAY STATE LIFE INSURANCE COMPANY 1295 STATE STREET SPRINGFIELD, MA 01111		MUNICH AMERICAN REASSURANCE COMPANY P.O. BOX 3210 ATLANTA, GA 30302-3210		NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY 11900 E. CORNELL AVENUE AURORA, CO 80014-3194		NATIONAL REINSURANCE CORPORATION 695 E. MAIN STREET P.O. BOX 10350 STAMFORD, CT 06904-2350	
23655	MN	33006	MI	23752	CO	56782	PA
MODERN SERVICE INSURANCE COMPANY P.O. BOX 64035 ST. PAUL, MN 55164-0035		MUTUAL INSURANCE CORPORATION OF AMERICA 1301 N. HAGADORN ROAD EAST LANSING, MI 48823		NATIONAL FARMERS UNION STANDARD INSURANCE COMPANY 11900 E. CORNELL AVENUE AURORA, CO 80014-3194		NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA, THE 333 TECHNOLOGY DRIVE SUITE 112 CANONSBURG, PA 15317-9581	
57541	IL	88668	NY	15679	MO	60593	MO
MODERN WOODMEN OF AMERICA 1701 FIRST AVENUE ROCK ISLAND, IL 61201-8779		MUTUAL OF AMERICA LIFE INSURANCE COMPANY 320 PARK AVENUE NEW YORK, NY 10022		NATIONAL FIRE AND INDEMNITY EXCHANGE P.O. BOX 39903 ST. LOUIS, MO 63139		NATIONAL STATES INSURANCE COMPANY 1830 CRAIG PARK COURT ST. LOUIS, MO 63146-6925	
32506	IN	62669	MI	20079	NE	21881	IL
MONROE GUARANTY INSURANCE COMPANY 11590 N. MERIDIAN STREET SUITE 300 CARMEL, IN 46032		MUTUAL OF DETROIT INSURANCE COMPANY 333 PLYMOUTH ROAD PLYMOUTH, MI 48170-0500		NATIONAL FIRE AND MARINE INSURANCE COMPANY 3024 HARNEY STREET OMAHA, NE 68131-3580		NATIONAL SURETY CORPORATION 233 S. WACKER DRIVE SUITE 2000 CHICAGO, IL 60606-6308	
32077	IL	71412	NE	20478	CT	66826	IA
MONTGOMERY WARD INSURANCE COMPANY 200 N. MARTINGALE ROAD SCHAUMBURG, IL 60173-2096		MUTUAL OF OMAHA INSURANCE COMPANY MUTUAL OF OMAHA PLAZA OMAHA, NE 68175		NATIONAL FIRE INSURANCE COMPANY OF HARTFORD CNA PLAZA CHICAGO, IL 60685		NATIONAL TRAVELERS LIFE COMPANY 5700 WESTOWN PARKWAY W. DES MOINES, IA 50266-8221	
33189	DE	31119	NE	99939	MI	19445	PA
MONTICELLO INSURANCE COMPANY NEWPORT TOWER - 27TH FLOOR 525 WASHINGTON BOULEVARD JERSEY CITY, NJ 07310-1693		MUTUAL PROTECTIVE INSURANCE COMPANY P.O. BOX 3477 OMAHA, NE 68103		NATIONAL FOOT CARE PROGRAM, INC. P.O. BOX 760547 LATHRUP VILLAGE, MI 48076		NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA. 70 PINE STREET NEW YORK, NY 10270	
66281	MD	23647	MN	55756	IL	66850	CO
MONUMENTAL LIFE INSURANCE COMPANY TWO EAST CHASE STREET BALTIMORE, MD 21202		MUTUAL SERVICE CASUALTY INSURANCE COMPANY P.O. BOX 64035 ST. PAUL, MN 55164-0035		NATIONAL FRATERNAL SOCIETY OF THE DEAF 1118 S. SIXTH STREET SPRINGFIELD, IL 62703		NATIONAL WESTERN LIFE INSURANCE COMPANY 850 E. ANDERSON LANE AUSTIN, TX 78752	
66370	NY	66419	MN	23728	MO	28223	IA
MONY LIFE INSURANCE COMPANY 1740 BROADWAY NEW YORK, NY 10019-4386		MUTUAL SERVICE LIFE INSURANCE COMPANY P.O. BOX 64035 ST. PAUL, MN 55164		NATIONAL GENERAL INSURANCE COMPANY P.O. BOX 66937 ST. LOUIS, MO 63166-6937		NATIONWIDE AGRIBUSINESS INSURANCE COMPANY 1963 BELL AVENUE DES MOINES, IA 50315-1030	
78077	AZ	20583	NY	14788	NH	23760	OH
MONY LIFE INSURANCE COMPANY OF AMERICA 1740 BROADWAY NEW YORK, NY 10019-4386		NAC REINSURANCE CORPORATION SEAVIEW HOUSE 70 SEAVIEW AVENUE STAMFORD, CT 06902-6040		NATIONAL GRANGE MUTUAL INSURANCE COMPANY 55 WEST STREET KEENE, NH 03431		NATIONWIDE GENERAL INSURANCE COMPANY ONE NATIONWIDE PLAZA COLUMBUS, OH 43216	
29858	WI	85456	TX	66583	WI	25453	WI
MORTGAGE GUARANTY INSURANCE CORPORATION P.O. BOX 756 MILWAUKEE, WI 53201		NACOLAH LIFE INSURANCE COMPANY ONE MIDLAND PLAZA SIOUX FALLS, SD 57193-0001		NATIONAL GUARDIAN LIFE INSURANCE COMPANY P. O. BOX 1191 MADISON, WI 53701-1191		NATIONWIDE INSURANCE COMPANY OF AMERICA 701 5TH AVENUE DES MOINES, IA 50391-2000	
66311	OH	23663	OK	82538	TX	92657	OH
MOTORISTS LIFE INSURANCE COMPANY 471 E. BROAD STREET COLUMBUS, OH 43215		NATIONAL AMERICAN INSURANCE COMPANY 1010 MANVEL AVENUE DRAWER 9 CHANDLER, OK 74834		NATIONAL HEALTH INSURANCE COMPANY P.O. BOX 619999 DALLAS, TX 75261-9999		NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY ONE NATIONWIDE PLAZA 31T COLUMBUS, OH 43215-2220	
14621	OH	20893	IL	20087	NE	66869	OH
MOTORISTS MUTUAL INSURANCE COMPANY 471 E. BROAD STREET COLUMBUS, OH 43215		NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS CNA PLAZA CHICAGO, IL 60685		NATIONAL INDEMNITY COMPANY 3024 HARNEY STREET OMAHA, NE 68131		NATIONWIDE INSURANCE COMPANY ONE NATIONWIDE PLAZA 31T COLUMBUS, OH 43215-2220	
22012	MI	61409	NY	30155	WI	23779	OH
MOTORS INSURANCE CORPORATION 300 GALLERIA OFFICENTER SOUTHFIELD, MI 48034		NATIONAL BENEFIT LIFE INSURANCE COMPANY 333 W. 34TH STREET NEW YORK, NY 10001-2402		NATIONAL INSURANCE COMPANY OF WISCONSIN, INC. 250 S. EXECUTIVE DRIVE BROOKFIELD, WI 53005		NATIONWIDE MUTUAL FIRE INSURANCE COMPANY ONE NATIONWIDE PLAZA COLUMBUS, OH 43216	
26522	PA	11991	WI	32620	OH	37877	OH
MOUNT VERNON FIRE INSURANCE COMPANY 190 SOUTH WARNER ROAD P.O. BOX 6700 WAYNE, PA 19087-2191		NATIONAL CASUALTY COMPANY P.O. BOX 4110 SCOTTSDALE, AZ 85261		NATIONAL INTERSTATE INSURANCE COMPANY 29325 CHAGRIN BOULEVARD PEPPER PIKE, OH 44122-4613		NATIONWIDE MUTUAL INSURANCE COMPANY ONE NATIONWIDE PLAZA COLUMBUS, OH 43216	
34312	MN	57568	IL	20052	CT	17370	AZ
MOUNTAIN STATES INSURANCE COMPANY 6701 HIGHWAY 10 NW RAMSEY, MN 55303		NATIONAL CATHOLIC SOCIETY OF FORESTERS 320 S. SCHOOL STREET MOUNT PROSPECT, IL 60056-3334		NATIONAL LIABILITY & FIRE INSURANCE COMPANY 3024 HARNEY STREET OMAHA, NE 68131-3580		NAUTILUS INSURANCE COMPANY 7273 E. BUTHERUS DRIVE SCOTTSDALE, AZ 85260	
28519	PA	10243	NY	66680	VT	37877	OH
MOUNTBATTEN SURETY COMPANY, INC. 33 ROCK HILL ROAD BALA CYNWYD, PA 19004		NATIONAL CONTINENTAL INSURANCE COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33 MAYFIELD VILLAGE, OH 44413-2182		NATIONAL LIFE INSURANCE COMPANY 1 NATIONAL LIFE DRIVE MONTPELIER, VT 05604		NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY ONE NATIONWIDE PLAZA COLUMBUS, OH 43216	
37974	KS	66702	OH				
MT. HAWLEY INSURANCE COMPANY 9025 N. LINDBERGH DRIVE PEORIA, IL 61615		NATIONAL MASONIC PROVIDENT ASSOCIATION, THE 632 N. PARK STREET COLUMBUS, OH 43215					

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

42307	NY	36056	NY	67040	MN	81353	AZ
NAVIGATORS INSURANCE COMPANY		NIC INSURANCE COMPANY		NORTH CENTRAL LIFE INSURANCE COMPANY		NYLIFE INSURANCE COMPANY OF ARIZONA	
ONE PENN PLAZA		ONE PENN PLAZA		P.O. BOX 64139		51 MADISON AVENUE	
55TH FLOOR		55TH FLOOR		ST. PAUL, MN 55164-0139		NEW YORK, NY 10010	
NEW YORK, NY 10119		NEW YORK, NY 10119					
25422	MD	32301	NY	27740	MI	23248	NC
NCM AMERICAS, INC.		NICHIDO FIRE & MARINE COMPANY, LTD.		NORTH POINTE INSURANCE COMPANY		OCCIDENTAL FIRE AND CASUALTY COMPANY OF NORTH CAROLINA	
5026 CAMPBELL BOULEVARD		70 PINE STREET		P.O. BOX 2223		702 OBERLIN ROAD	
SUITE C		NEW YORK, NY 10270		SOUTHFIELD, MI 48037-2223		P.O. BOX 10800	
BALTIMORE, MD 21236						RALEIGH, NC 27605-0800	
15865	IA	27073	NY	21105	NJ	67148	TX
NCMIC INSURANCE COMPANY		NIPPON FIRE & MARINE INSURANCE COMPANY, LTD. (THE)		NORTH RIVER INSURANCE COMPANY		OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA	
P.O. BOX 9118		C-O THE TRAVELERS MARINE CORP.		305 MADISON AVENUE		P.O. BOX 2595	
DES MOINES, IA 50306-9118		ONE TOWER SQUARE		MORRISTOWN, NJ 07960		WACO, TX 76702-2595	
10317	CA	HARTFORD, CT 06183		22047	DE	23680	CT
NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY				NORTH STAR REINSURANCE CORPORATION		ODYSSEY AMERICA REINSURANCE CORPORATION	
P. O. BOX 2478 TERMINAL ANNEX		81264	IA	695 E. MAIN STREET		300 FIRST STAMFORD PLACE	
LOS ANGELES, CA 90051-2478		NIPPON LIFE INSURANCE COMPANY OF AMERICA		P.O. BOX 120052		STAMFORD, CT 06902	
24171	NH	450 LEXINGTON AVENUE		36455	IL	25070	DE
NETHERLANDS INSURANCE COMPANY, THE		SUITE 3200		NORTHBROOK INDEMNITY COMPANY		ODYSSEY REINSURANCE CORPORATION	
62 MAPLE AVENUE		NEW YORK, NY 10017		3075 SANDERS ROAD, SUITE H1A		300 FIRST STAMFORD PLACE	
KEENE, NH 03431-0000		NISSAN FIRE & MARINE INSURANCE COMPANY, LIMITED (THE)		NORTHBROOK, IL 60062-6127		STAMFORD, CT 06902	
52037	MI	565 FIFTH AVENUE		88528	AZ	35602	OH
NETWORK CARE		21ST FLOOR		NORTHBROOK LIFE INSURANCE COMPANY		OHIC INSURANCE COMPANY	
25925 TELEGRAPH ROAD		NEW YORK, NY 10017		3075 SANDERS ROAD		155 E. BROAD STREET	
MC#BF355				STE. H1A		13TH FLOOR	
SOUTHFIELD, MI 48086-5043		NLC MUTUAL INSURANCE COMPANY		NORTHBROOK, IL 60062-7127		COLUMBUS, OH 43215	
21830	CT	1301 PENNSYLVANIA AVENUE, NW		19224	IL	24074	OH
NEW ENGLAND INSURANCE COMPANY		SUITE 701		NORTHBROOK PROPERTY AND CASUALTY INSURANCE COMPANY		OHIO CASUALTY INSURANCE COMPANY, THE	
150 FEDERAL STREET		WASHINGTON, DC 20004		385 WASHINGTON STREET		P.O. BOX 5001	
BOSTON, MA 02110				ST. PAUL, MN 55102		WESTFIELD CENTER, OH 44251-5001	
91626	MA	29785	WI	38369	MA	26565	OH
NEW ENGLAND LIFE INSURANCE COMPANY		NN INSURANCE COMPANY		NORTHERN ASSURANCE COMPANY OF AMERICA, THE		OHIO INDEMNITY COMPANY	
501 BOYLSTON STREET		10370 RICHMOND AVENUE		ONE BEACON STREET		20 E. BROAD STREET	
BOSTON, MA 02117		HOUSTON, TX 77042-4123		BOSTON, MA 02108-3100		4TH FLOOR	
41629	CT	10340	TX	19372	NY	9450 SEWARD ROAD	
NEW ENGLAND REINSURANCE CORPORATION		NOBEL INSURANCE COMPANY		NORTHERN INSURANCE COMPANY OF NEW YORK		FAIRFIELD, OH 45014	
150 FEDERAL STREET		8001 LBJ FREEWAY		1400 AMERICAN LANE		24104	OH
BOSTON, MA 02110		SUITE 200		SCHAUMBURG, IL 60196-1056		OHIO FARMERS' INSURANCE COMPANY	
23833	PA	DALLAS, TX 75251-1301		87734	WA	P.O. BOX 5001	
NEW HAMPSHIRE INDEMNITY COMPANY, INC.		33200	CA	NORTHERN LIFE INSURANCE COMPANY		WESTFIELD CENTER, OH 44251-5001	
4501 NORTH POINT PARKWAY		560 DAVIS STREET		P.O. BOX 12530		26565	OH
SUITE 500		2ND FLOOR		SEATTLE, WA 98111		OHIO INDEMNITY COMPANY	
ALPHARETTA, GA 30022		SAN FRANCISCO, CA 94111-1902		30376	MI	20 E. BROAD STREET	
23841	PA	31470	PA	NORTHERN MUTUAL INSURANCE COMPANY		4TH FLOOR	
NEW HAMPSHIRE INSURANCE COMPANY		NORGUARD INSURANCE COMPANY		201 QUINCY STREET		COLUMBUS, OH 43215	
70 PINE STREET		P.O. BOX A-H		HANCOCK, MI 49930		67164	OH
NEW YORK, NY 10270		WILKES-BARRE, PA 18703		1400 AMERICAN LANE		OHIO LIFE INSURANCE COMPANY, THE	
33235	NY	25038	NH	SCHAUMBURG, IL 60196-1056		802 DELAWARE AVENUE, 12TH FLR.	
NEW YORK CASUALTY INSURANCE COMPANY		NORTH AMERICAN CAPACITY INSURANCE COMPANY		87734	WA	12YH FLOOR	
120 WASHINGTON STREET		650 ELM STREET		NORTHERN LIFE INSURANCE COMPANY		WILMINGTON, DE 19801	
WATERTOWN, NY 13601		MANCHESTER, NH 03101		P.O. BOX 12530		89206	OH
97705	DE	66974	IL	SEATTLE, WA 98111		OHIO NATIONAL LIFE ASSURANCE CORPORATION	
NEW YORK LIFE AND HEALTH INSURANCE COMPANY		NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE		30376	MI	P.O. BOX 237	
151 FARMINGTON AVENUE		ONE MIDLAND PLAZA		NORTHERN MUTUAL INSURANCE COMPANY		CINCINNATI, OH 45201	
MC64		SIOUX FALLS, SD 57193-0001		201 QUINCY STREET		67172	OH
HARTFORD, CT 06156-0417		29700	NH	HANCOCK, MI 49930		OHIO NATIONAL LIFE INSURANCE COMPANY, THE	
91596	DE	NORTH AMERICAN ELITE INSURANCE COMPANY		27987	MO	P.O. BOX 237	
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION		650 ELM STREET		NORTHFIELD INSURANCE COMPANY		CINCINNATI, OH 45201	
51 MADISON AVENUE		6TH FLOOR		P.O. BOX 64816		67172	OH
NEW YORK, NY 10010		MANCHESTER, NH 03101		ST. PAUL, MN 55164-0816		OHIO NATIONAL LIFE INSURANCE COMPANY, THE	
66915	NY	68349	WI	24031	MN	P.O. BOX 237	
NEW YORK LIFE INSURANCE COMPANY		NORTH AMERICAN INSURANCE COMPANY		NORTHLAND CASUALTY COMPANY		CINCINNATI, OH 45201	
51 MADISON AVENUE		P.O. BOX 44160		P.O. BOX 64816		67172	OH
NEW YORK, NY 10010		MADISON, WI 53744-4160		ST. PAUL, MN 55164-0816		OHIO NATIONAL LIFE INSURANCE COMPANY, THE	
16608	NY	43702	MA	24015	MN	24082	OH
NEW YORK MARINE AND GENERAL INSURANCE COMPANY		NORTH AMERICAN LUMBER INSURANCE COMPANY		NORTHLAND INSURANCE COMPANY		OHIO SECURITY INSURANCE COMPANY	
330 MADISON AVENUE		ONE SPEEN STREET		P.O. BOX 64186		9450 SEWARD ROAD	
7TH FLOOR		P.O. BOX 9165		ST. PAUL, MN 55164-0816		FAIRFIELD, OH 45014	
NEW YORK, NY 10017		FRAMINGHAM, MA 01701-9165		24015	MN	67180	TX
97241	WI	29874	NH	69000	WI	OHIO STATE LIFE INSURANCE COMPANY, THE	
NGL AMERICAN LIFE INSURANCE COMPANY		NORTH AMERICAN SPECIALTY INSURANCE COMPANY		NORTHWESTERN LONG TERM CARE INSURANCE COMPANY		P.O. BOX 13487	
P.O. BOX 1031		650 ELM STREET		720 E. WISCONSIN AVENUE		KANSAS CITY, MO 64199-3487	
MADISON, WI 53701-1031		MANCHESTER, NH 03101		ROOM E16L		67199	MO
35106	DE	67032	NC	MILWAUKEE, WI 53202		OLD AMERICAN INSURANCE COMPANY	
NIAGARA FIRE INSURANCE COMPANY		NORTH CAROLINA MUTUAL LIFE INSURANCE COMPANY		67091	WI	P.O. BOX 218573	
CNA PLAZA		411 W. CHAPEL HILL STREET		NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, THE		KANSAS CITY, MO 64121-8573	
CHICAGO, IL 60685		DURHAM, NC 27701-3616		720 E. WISCONSIN AVENUE		67245	WI
				ROOM N10WC		OLD LINE LIFE INSURANCE COMPANY OF AMERICA, THE	
				MILWAUKEE, WI 53202		750 W. VIRGINIA STREET	
				23906	WI	P.O. BOX 401	
				NORTHWESTERN NATIONAL CASUALTY COMPANY		MILWAUKEE, WI 53201-0401	
				10370 RICHMOND AVENUE		67253	AZ
				HOUSTON, TX 77042-4123		OLD RELIANCE INSURANCE COMPANY	
				39608	CT	P.O. BOX 13150	
				NUTMEG INSURANCE COMPANY		PHOENIX, AZ 85002-3150	
				HARTFORD PLAZA		24147	PA
				HARTFORD, CT 06115		OLD REPUBLIC INSURANCE COMPANY	
						P.O. BOX 789	
						GREENSBURG, PA 15601-0789	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

67261	IL	67466	CA	93262	DE	23850	PA
OLD REPUBLIC LIFE INSURANCE COMPANY		PACIFIC LIFE INSURANCE COMPANY		PENN INSURANCE AND ANNUITY COMPANY,		PHILADELPHIA INSURANCE COMPANY	
307 N. MICHIGAN AVENUE		700 NEWPORT CENTER DRIVE		THE		ONE BALA PLAZA	
CHICAGO, IL 60601		NEWPORT BEACH, CA 92660		600 DRESHER ROAD		SUITE 100	
50520	MN	37850	CA	HORSHAM, PA 19044		BALA CYNWYD, PA 19004	
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY		PACIFIC SPECIALTY INSURANCE COMPANY		14982	PA	67792	PA
400 SECOND AVENUE SOUTH		3601 HAVEN AVENUE		PENN MILLERS INSURANCE COMPANY		PHILADELPHIA-UNITED LIFE INSURANCE COMPANY	
3RD FLOOR		MENLO PARK, CA 94025		P.O. BOX P		150 MONUMENT ROAD	
MINNEAPOLIS, MN 55401				WILKES-BARRE, PA 18773-0016		SUITE 600	
37060	KS	70785	IN	67644	PA	39548	CT
OLD UNITED CASUALTY COMPANY		PACIFICARE LIFE AND HEALTH INSURANCE COMPANY		PENN MUTUAL LIFE INSURANCE COMPANY,		PHL VARIABLE INSURANCE COMPANY	
P. O. BOX 795		3515 HARBOR BOULEVARD		THE		100 BRIGHT MEADOW BOULEVARD	
SHAWNEE MISSION, KS 66201		COSTA MESA, CA 92626		600 DRESHER ROAD		ENFIELD, CT 06083-1900	
76007	AZ	67423	CA	HORSHAM, PA 19044		80926	CT
OLD UNITED LIFE INSURANCE COMPANY		PAINWEBBER LIFE INSURANCE COMPANY		63282	PA	PHOENIX AMERICAN LIFE INSURANCE COMPANY	
P. O. BOX 795		P.O. BOX 10		PENN TREATY NETWORK AMERICA INSURANCE COMPANY		6604 WEST BROAD STREET	
SHAWNEE MISSION, KS 66201		DES MOINES, IA 50301		3440 LEHIGH STREET		RICHMOND, VA 23230	
12254	WI	93459	LA	ALLENTOWN, PA 18103-7001		35262	NH
OMAHA INDEMNITY COMPANY, THE		PAN-AMERICAN ASSURANCE COMPANY		32859	PA	PHOENIX ASSURANCE COMPANY OF NEW YORK	
3102 FARINAM STREET		P.O. BOX 53372		PENN-AMERICA INSURANCE COMPANY		9300 ARROWPOINT BOULEVARD	
OMAHA, NE 68131		NEW ORLEANS, LA 70153-3372		420 S. YORK ROAD		P.O. BOX 1000	
37540	NE	67539	LA	HATBORO, PA 19040		CHARLOTTE, NC 28201-1000	
OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY		PAN-AMERICAN LIFE INSURANCE COMPANY		40983	PA	67814	NY
3102 FARINAM STREET		P.O. BOX 60219		PENNLAND INSURANCE COMPANY		PHOENIX HOME LIFE MUTUAL INSURANCE COMPANY	
OMAHA, NE 68131-3504		NEW ORLEANS, LA 70160-0219		355 MAPLE AVENUE		100 BRIGHT MEADOW BOULEVARD	
88099	TX	93564	MO	HARLEYSVILLE, PA 19438-2297		ENFIELD, CT 06083-1900	
OPTIMUM RE INSURANCE COMPANY		PARAGON LIFE INSURANCE COMPANY		26107	PA	25623	CT
P. O. BOX 660010		100 S. BRENTWOOD BOULEVARD		PENNSYLVANIA CASUALTY COMPANY		PHOENIX INSURANCE COMPANY, THE	
DALLAS, TX 75266-0010		ST. LOUIS, MO 63105		P.O. BOX 2021		ONE TOWER SQUARE	
56383	OH	95566	MI	MECHANICSBURG, PA 17055-0783		FINANCIAL REPORTING, 4PB	
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, THE		PARAMOUNT CARE OF MICHIGAN, INC.		67660	PA	HARTFORD, CT 06183-6014	
632 N. PARK STREET		P.O. BOX 928		PENNSYLVANIA LIFE INSURANCE COMPANY		93734	CT
COLUMBUS, OH 43215		TOLEDO, OH 43697-0928		P.O. BOX 10234		PHOENIX LIFE AND ANNUITY COMPANY	
56987	PA	60003	DE	RALEIGH, NC 27605		100 BRIGHT MEADOW BOULEVARD	
ORTHODOX SOCIETY OF AMERICA		PARK AVENUE LIFE INSURANCE COMPANY		14974	PA	ENFIELD, CT 06083-1900	
29510 LORAIN ROAD		7 HANOVER SQUARE		PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY		26263	CT
NORTH OLMS, OH 44070		NEW YORK, NY 10004-2616		170 S. INDEPENDENCE SQUARE WEST		PHOENIX INSURANCE COMPANY, THE	
	MI	10006	NY	SUITE 200E		ONE TOWER SQUARE	
OTTAWA COUNTY, MICHIGAN INS AUTHORITY		PARTNERRE INSURANCE COMPANY OF NEW YORK		PHILADELPHIA, PA 19106		FINANCIAL REPORTING, 4PB	
414 WASHINGTON		TWO WORLD FINANCIAL CENTER		12262	PA	HARTFORD, CT 06183-6014	
ROOM 307		225 LIBERTY STREET-42ND FLOOR		PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY		93734	CT
GRAND HAVEN, MI 49417		NEW YORK, NY 10281-1076		P.O. BOX 3031		PHOENIX LIFE AND ANNUITY COMPANY	
32700	OH	64688	TX	BLUE BELL, PA 19422-0754		100 BRIGHT MEADOW BOULEVARD	
OWNERS INSURANCE COMPANY		PARTNERRE LIFE INSURANCE COMPANY OF THE U.S.		14990	PA	ENFIELD, CT 06083-1900	
P. O. BOX 30660		P.O. BOX 650391		PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY		26263	CT
LANSING, MI 48909-8160		DALLAS, TX 75265-0391		P.O. BOX 2361		PHOENIX INSURANCE COMPANY, THE	
76112	AZ	13439	WI	HARRISBURG, PA 17105-2361		ONE TOWER SQUARE	
OXFORD LIFE INSURANCE COMPANY		PARTNERS MUTUAL INSURANCE COMPANY		12297	TX	FINANCIAL REPORTING, 4PB	
2721 N. CENTRAL AVENUE		P.O. BOX 2003		PETROLEUM CASUALTY COMPANY		HARTFORD, CT 06183-6014	
PHOENIX, AZ 85004-1120		MILWAUKEE, WI 53201-2003		P.O. BOX 3342		93734	CT
67393	MO	23442	WI	HOUSTON, TX 77253		PHOENIX LIFE AND ANNUITY COMPANY	
OZARK NATIONAL LIFE INSURANCE CO		PATRIOT GENERAL INSURANCE COMPANY		86231	IA	100 BRIGHT MEADOW BOULEVARD	
P.O. BOX 15688		1800 NORTH POINT DRIVE		PFL LIFE INSURANCE COMPANY		ENFIELD, CT 06083-1900	
KANSAS CITY, MO 64106-0688		STEVENS POINT, WI 54481		4333 EDGEWOOD ROAD, NE		26263	CT
22748	PA	67598	MA	CEDAR RAPIDS, IA 52499		PHOENIX INSURANCE COMPANY, THE	
PACIFIC EMPLOYERS INSURANCE COMPANY		PAUL REVERE LIFE INSURANCE COMPANY, THE		12297	TX	ONE TOWER SQUARE	
1601 CHESTNUT STREET		1 FOUNTAIN SQUARE, 6S		PETROLEUM CASUALTY COMPANY		FINANCIAL REPORTING, 4PB	
P.O. BOX 41484		CHATTANOOGA, TN 37402-1330		P.O. BOX 3342		HARTFORD, CT 06183-6014	
PHILADELPHIA, PA 19101		81051	DE	HOUSTON, TX 77253		93734	CT
20346	WI	PAUL REVERE PROTECTIVE LIFE INSURANCE COMPANY, THE		86231	IA	PHOENIX LIFE AND ANNUITY COMPANY	
PACIFIC INDEMNITY COMPANY		1 FOUNTAIN SQUARE		PFL LIFE INSURANCE COMPANY		100 BRIGHT MEADOW BOULEVARD	
15 MOUNTAIN VIEW ROAD		CHATTANOOGA, TN 37402		4333 EDGEWOOD ROAD, NE		ENFIELD, CT 06083-1900	
P.O. BOX 1615		67601	MA	CEDAR RAPIDS, IA 52499		26263	CT
WARREN, NJ 07061-1615		PAUL REVERE VARIABLE ANNUITY INSURANCE COMPANY, THE		90247	IA	PHOENIX LIFE AND ANNUITY COMPANY	
37338	CA	1 FOUNTAIN SQUARE		P.HARMACISTS LIFE INSURANCE COMPANY,		100 BRIGHT MEADOW BOULEVARD	
PACIFIC INSURANCE COMPANY		CHATTANOOGA, TN 37402-1330		THE		ENFIELD, CT 06083-1900	
200 S. WACKER, 23RD FLOOR		24198	NH	P.O. BOX 370		26263	CT
STATUTORY REPORTING-21S		PEERLESS INSURANCE COMPANY		ALGONA, IA 50511		PHOENIX LIFE AND ANNUITY COMPANY	
CHICAGO, IL 60606		62 MAPLE AVENUE		13714	IA	100 BRIGHT MEADOW BOULEVARD	
10046	CT	KEENE, NH 03431-0000		PHARMACISTS MUTUAL INSURANCE COMPANY		ENFIELD, CT 06083-1900	
PACIFIC INSURANCE COMPANY, LTD.		67628	IL	P.O. BOX 370		26263	CT
150 FEDERAL STREET		PEKIN LIFE INSURANCE COMPANY		ALGONA, IA 50511		PHOENIX LIFE AND ANNUITY COMPANY	
BOSTON, MA 02110		2505 COURT STREET		35718	PA	100 BRIGHT MEADOW BOULEVARD	
97268	AZ	PEKIN, IL 61558		PHICO INSURANCE COMPANY		ENFIELD, CT 06083-1900	
PACIFIC LIFE & ANNUITY COMPANY		67636	NC	P.O. BOX 85		26263	CT
700 NEWPORT CENTER DRIVE		PENINSULAR LIFE INSURANCE COMPANY		MECHANICSBURG, PA 17055-0085		PHOENIX LIFE AND ANNUITY COMPANY	
NEWPORT BEACH, CA 92660		P.O. BOX 10234		18058	PA	100 BRIGHT MEADOW BOULEVARD	
		RALEIGH, NC 27605		P.HILADELPHIA INDEMNITY INSURANCE COMPANY		ENFIELD, CT 06083-1900	
				COMPANY		26263	CT
				ONE BALA PLAZA		PHOENIX LIFE AND ANNUITY COMPANY	
				SUITE 100		100 BRIGHT MEADOW BOULEVARD	
				BALA CYNWYD, PA 19004		ENFIELD, CT 06083-1900	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

28860	IL	37095	NC	88536	AL	29807	CT
PLANET INDEMNITY COMPANY 9025 N. LINDBERGH DRIVE PEORIA, IL 61615		PRIVATE RESIDENTIAL MORTGAGE INSURANCE CORPORATION P. O. BOX 177800 RALEIGH, NC 27619		PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY P.O. BOX 2606 BIRMINGHAM, AL 35202		PXRE REINSURANCE COMPANY 399 THORNALL STREET 14TH FLOOR EDISON, NJ 08837	
39675	PA	68047	TX	68136	TN	68284	KS
PMA REINSURANCE CORPORATION MELLON BANK CENTER 1735 MARKET STREET PHILADELPHIA, PA 19103		PROFESSIONAL INSURANCE COMPANY 6604 W. BROAD STREET RICHMOND, VA 23230		PROTECTIVE LIFE INSURANCE COMPANY P.O. BOX 2606 BIRMINGHAM, AL 35202		PYRAMID LIFE INSURANCE COMPANY, THE P.O. BOX 772 SHAWNEE MISSION, KS 66202	
27251	AZ	34487	UT	24295	RI	39217	DE
PMI MORTGAGE INSURANCE COMPANY 601 MONTGOMERY STREET TAX & STATUTORY REPORTING SAN FRANCISCO, CA 94111		PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY 185 GREENWOOD ROAD NAPA, CA 94559		PROVIDENCE WASHINGTON INSURANCE COMPANY P.O. BOX 518 PROVIDENCE, RI 02901-0518		QBE INSURANCE CORPORATION WALL STREET PLAZA 88 PINE STREET - 16TH FLOOR NEW YORK, NY 10005	
56820	PA	29017	MD	35726	NY	10829	CT
POLISH FALCONS OF AMERICA 615 IRON CITY DRIVE PITTSBURGH, PA 15205-4397		PROFESSIONALS ADVOCATE INSURANCE COMPANY 225 INTERNATIONAL CIRCLE HUNT VALLEY, MD 21030		PROVIDENCE WASHINGTON INSURANCE COMPANY OF NEW YORK P.O. BOX 7221 GARDEN CITY, NY 11530-7221		QUADRANT INDEMNITY COMPANY 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 07061-1615	
57274	NY	24252	FL	68195	TN	33790	PA
POLISH NATIONAL ALLIANCE OF BROOKLYN, U.S.A., THE 155 NOBLE STREET BROOKLYN, NY 11222-		PROGRESSIVE AMERICAN INSURANCE COMPANY 6300 WILSON MILLS ROAD W33		PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY 1 FOUNTAIN SQUARE FINANCIAL CONTROL DEPT. 6-S CHATTANOOGA, TN 37402-1330		RADIAN GUARANTY, INC. 1601 MARKET STREET PHILADELPHIA, PA 19103-0000	
57622	IL	71161	OH	68225	PA	38512	NY
POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA 6100 N. CICERO AVENUE CHICAGO, IL 60646-4385		PROGRESSIVE AMERICAN LIFE INSURANCE COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33		PROVIDENT MUTUAL LIFE INSURANCE COMPANY P.O. BOX 1717 VALLEY FORGE, PA 19482-1717		RAMPART INSURANCE COMPANY P.O. BOX 800 SCOTTSDALE, AZ 85252-0800	
56839	PA	24260	OH	70866	TN	24384	DE
POLISH NATIONAL UNION OF AMERICA 1002 PITTSSTON AVENUE SCRANTON, PA 18505-4191		PROGRESSIVE CASUALTY INSURANCE COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33		PROVIDENT NATIONAL ASSURANCE COMPANY 1 FOUNTAIN SQUARE FINANCIAL CONTROL DEPT. 6-S CHATTANOOGA, TN 37402		RANGER INSURANCE COMPANY P.O. BOX 2807 HOUSTON, TX 77252	
57630	IL	42994	WI	70750	DE	65765	IL
POLISH ROMAN CATHOLIC UNION OF AMERICA 984 MILWAUKEE AVENUE CHICAGO, IL 60622-4101		PROGRESSIVE CLASSIC INSURANCE COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33		PROVIDENTMUTUAL LIFE AND ANNUITY COMPANY OF AMERICA P.O. BOX 15750 WILMINGTON, DE 19850-5750		REASSURE AMERICA LIFE INSURANCE COMPANY 1275 SANDUSKY ROAD JACKSONVILLE, IL 62650	
57282	NY	42994	WI	79227	AZ	24449	WI
POLISH UNION OF AMERICA 745 CENTER ROAD WEST SENECA, NY 14224-0288		PROGRESSIVE CLASSIC INSURANCE COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33		PRUCO LIFE INSURANCE COMPANY 213 WASHINGTON STREET 9TH FLOOR NEWARK, NJ 07102		REGENT INSURANCE COMPANY ONE GENERAL DRIVE SUN PRAIRIE, WI 53596-0001	
56847	PA	10187	MI	36439	DE	68357	MO
POLISH UNION OF THE UNITED STATES OF NORTH AMERICA 53-59 NORTH MAIN STREET WILKES-BARRE, PA 18701-		PROGRESSIVE MICHIGAN INSURANCE COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33		PRUDENTIAL COMMERCIAL INSURANCE COMPANY 23 MAIN STREET MAIL STOP 234 HOLMDDEL, NJ 07733		RELIABLE LIFE INSURANCE COMPANY, THE 231 W. LOCKWOOD AVENUE WEBSTER GROVES, MO 63119-2327	
57649	IL	37834	OH	36447	DE	10681	PA
POLISH WOMEN'S ALLIANCE OF AMERICA 205 S. NORTHWEST HIGHWAY PARK RIDGE, IL 60068-5876		PROGRESSIVE PREFERRED INSURANCE COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33		PRUDENTIAL GENERAL INSURANCE COMPANY 23 MAIN STREET MAIL STOP 234 HOLMDDEL, NJ 07733		RELIANCE DIRECT INSURANCE COMPANY COMPLIANCE DEPT THREE PARKWAY PHILADELPHIA, PA 19102	
40134	IL	32786	OH	32352	IN	24457	PA
POTOMAC INSURANCE COMPANY OF ILLINOIS ONE BEACON STREET BOSTON, MA 02108-3100		PROGRESSIVE SPECIALTY INSURANCE COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33		PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY 213 WASHINGTON STREET 9TH FLOOR NEWARK, NJ 07102-2992		RELIANCE INSURANCE COMPANY THREE PARKWAY COMPLIANCE DEPARTMENT PHILADELPHIA, PA 19102	
37869	OK	38954	MI	68241	NJ	24481	IL
PRE-PAID LEGAL CASUALTY, INC. P.O. BOX 145 ADA, OK 74821		PRONATIONAL INSURANCE COMPANY 2600 PROFESSIONALS DRIVE BOX 150 OKEMOS, MI 48805-0150		PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE 213 WASHINGTON STREET 9TH FLOOR NEWARK, NJ 07102-2992		RELIANCE INSURANCE COMPANY OF ILLINOIS THREE PARKWAY COMPLIANCE DEPARTMENT PHILADELPHIA, PA 19102	
36234	NE	34690	IN	32352	IN	72613	DE
PREFERRED PROFESSIONAL INSURANCE COMPANY P.O. BOX 540658 OMAHA, NE 68154-0658		PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD HARTFORD PLAZA HARTFORD, CT 06115		PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY 23 MAIN STREET MAIL STOP 234 HOLMDDEL, NJ 07733		RELIANCE LIFE INSURANCE COMPANY COMPLIANCE DEPARTMENT THREE PARKWAY PHILADELPHIA, PA 19102	
68039	NY	32905	IN	66133	MN	24430	WI
PRESIDENTIAL LIFE INSURANCE COMPANY 69 LYDECKER STREET NYACK, NY 10960-0000		PROPERTY-OWNERS INSURANCE COMPANY P.O. BOX 30660 LANSING, MI 48909-8160		PRUDENTIAL SELECT LIFE INSURANCE COMPANY OF AMERICA 213 WASHINGTON STREET 9TH FLOOR NEWARK, NJ 07102-2992		RELIANCE NATIONAL INDEMNITY COMPANY THREE PARKWAY COMPLIANCE DEPARTMENT PHILADELPHIA, PA 19102	
65919	MA	68128	PA	15059	NY	40592	DE
PRIMERICA LIFE INSURANCE COMPANY 3120 BRECKINRIDGE BOULEVARD DULUTH, GA 30099		PROTECTED HOME MUTUAL LIFE INSURANCE COMPANY 30 E. STATE STREET SHARON, PA 16146-1767		PUBLIC SERVICE MUTUAL INSURANCE COMPANY ONE PARK AVENUE NEW YORK, NY 10016-5802		RELIANCE NATIONAL INSURANCE COMPANY THREE PARKWAY COMPLIANCE DEPARTMENT PHILADELPHIA, PA 19102	
42226	NJ	12416	IN	35157	NY	10019	DE
PRINCETON INSURANCE COMPANY P.O. BOX 5322 PRINCETON, NJ 08543-5322		PROTECTIVE INSURANCE COMPANY 1099 N. MERIDIAN STREET INDIANAPOLIS, IN 46204		PUTNAM REINSURANCE COMPANY 80 PINE STREET NEW YORK, NY 10005		RELIANCE REINSURANCE COMPANY COMPLIANCE DEPT. THREE PARKWAY PHILADELPHIA, PA 19102	
61271	IA						
PRINCIPAL LIFE INSURANCE COMPANY 711 HIGH STREET DES MOINES, IA 50392-2300							
95561	MI						
PRIORITY HEALTH 1231 E. BELTLINE AVENUE, N.E. GRAND RAPIDS, MI 49525-4501							

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

68381	IL	21199	IL	30430	MI	68721	MN
RELIANCE STANDARD LIFE INSURANCE COMPANY		ROCK RIVER INSURANCE COMPANY		SANILAC MUTUAL INSURANCE COMPANY		SECURITY LIFE INSURANCE COMPANY OF AMERICA	
TWO COMMERCE SQUARE		1800 NORTH POINT DRIVE		228 S. MAIN STREET		10901 RED CIRCLE DRIVE	
2001 MARKET ST., STE 1500		STEVENS POINT, WI 54481		CARSONVILLE, MI 48419		MINNETONKA, MN 55343-9137	
PHILADELPHIA, PA 19130		20370	NY	16551	MO	68713	CO
41980	DE	ROYAL & SUNALLIANCE PERSONAL INSURANCE COMPANY		SAVERS PROPERTY AND CASUALTY INSURANCE COMPANY		SECURITY LIFE OF DENVER INSURANCE COMPANY	
RELIANCE SURETY COMPANY		9300 ARROWPOINT BOULEVARD		10985 CODY		1290 BROADWAY	
COMPLIANCE DEPARTMENT		P.O. BOX 1000		SUITE 135		DENVER, CO 80203	
THREE PARKWAY		CHARLOTTE, NC 28201-1000		OVERLAND PARK, KS 66210-1224			
PHILADELPHIA, PA 19102		24678	DE	30058	NY	68772	NY
44482	CA	ROYAL INDEMNITY COMPANY		SCOR REINSURANCE COMPANY		SECURITY MUTUAL LIFE INS COMPANY OF NEW YORK	
RELIANCE UNIVERSAL INSURANCE COMPANY		9300 ARROWPOINT BOULEVARD		2 WORLD TRADE CENTER		P.O. BOX 1625	
COMPLIANCE DEPARTMENT		P.O. BOX 1000		NEW YORK, NY 10048-2495		BINGHAMTON, NY 13902-1625	
THREE PARKWAY		CHARLOTTE, NC 28201-1000					
PHILADELPHIA, PA 19102		26980	IL	15580	OH	69485	UT
19658	MI	ROYAL INSURANCE COMPANY OF AMERICA		SCOTTSDALE INDEMNITY COMPANY		SECURITY NATIONAL LIFE INSURANCE COMPANY	
RELIANT INSURANCE COMPANY		1240 E. DIEHL ROAD, SUITE 500		P. O. BOX 4110		P.O. BOX 57220	
THREE PARKWAY		P.O. BOX 3144		SCOTTSDALE, AZ 85261		SALT LAKE CITY, UT 84157-0220	
COMPLIANCE DEPARTMENT		<u>NAPERVILLE, IL 60566</u>		41297	OH	50857	CA
PHILADELPHIA, PA 19102		57657	IL	SCOTTSDALE INSURANCE COMPANY		SECURITY UNION TITLE INSURANCE COMPANY	
67105	MN	ROYAL NEIGHBORS OF AMERICA		P. O. BOX 4110		171 N. CLARK STREET	
RELIASTAR LIFE INSURANCE COMPANY		230-16TH STREET		SCOTTSDALE, AZ 85261		6TH FLOOR - STAT. ACCTG.	
BOX 20		ROCK ISLAND, IL 61201		20354	NY	CHICAGO, IL 60601	
MINNEAPOLIS, MN 55440		17221	CT	SEA INSURANCE COMPANY OF AMERICA, THE			
61360	NY	ROYAL SPECIAL RISKS INSURANCE COMPANY		9300 ARROWPOINT BOULEVARD		91588	CT
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK		9300 ARROWPOINT BOULEVARD		P. O. BOX 1000		SECURITY-CONNECTICUT LIFE INSURANCE COMPANY	
P.O. BOX 9004		P.O. BOX 1000		CHARLOTTE, NC 28201-1000		20 SECURITY DRIVE	
WOODBURY, NY 11797		22535	NY	SEABOARD SURETY COMPANY		AVON, CT 06001-4237	
22179	CA	ROYAL SURPLUS LINES INSURANCE COMPANY		5801 CENTENNIAL WAY		22233	TX
REPUBLIC INDEMNITY COMPANY OF AMERICA		9300 ARROWPOINT BOULEVARD		BALTIMORE, MD 21209-3653		SELECT INSURANCE COMPANY	
15821 VENTURA BOULEVARD		P.O. BOX 1000		69914	IL	P.O. BOX 131771	
SUITE 370		CHARLOTTE, NC 28201-1000		SEARS LIFE INSURANCE COMPANY		DALLAS, TX 75313-1771	
ENCINO, CA 91436		41807	CT	90255 W. HIGGINS ROAD			
43753	CA	SABLE INSURANCE COMPANY		SUITE 700, 7TH FLOOR		95464	MI
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA		433 CALIFORNIA STREET		ROSEMONT, IL 60018		SELECTCARE HMO, INC.	
15821 VENTURA BOULEVARD		11TH FLOOR		25763	WA	2401 W. BIG BEAVER ROAD	
SUITE 370		SAN FRANCISCO, CA 94104-2015		SEATON INSURANCE COMPANY		SUITE 700	
ENCINO, CA 91436		24740	WA	7 BULFINCH PLACE		TROY, MI 48084	
28452	NC	SAFECO INSURANCE COMPANY OF AMERICA		P.O. BOX 9510		12572	NJ
REPUBLIC MORTGAGE INSURANCE COMPANY		SAFECO PLAZA		BOSTON, MA 02114-9510		SELECTIVE INSURANCE COMPANY OF AMERICA	
P.O. BOX 2514		SEATTLE, WA 98185		99955	MI	40 WANTAGE AVENUE	
WINSTON-SALEM, NC 27102		39012	IL	SEBEWAING MUTUAL FIRE INSURANCE COMPANY OF HURON, TUSCOLA AND SANILAC CO		BRANCHVILLE, NJ 07890	
31089	AZ	SAFECO INSURANCE COMPANY OF ILLINOIS		19 N. CENTER STREET		13730	NY
REPUBLIC WESTERN INSURANCE COMPANY		SAFEKO PLAZA		P.O. BOX 701		SELECTIVE INSURANCE COMPANY OF NEW YORK	
2721 N. CENTRAL AVENUE		SEATTLE, WA 98185		SEBEWAING, MI 48759-0701		40 WANTAGE AVENUE	
PHOENIX, AZ 85004-1163		68608	WA	22543	WI	BRANCHVILLE, NJ 07890	
12475	OH	SAFECO LIFE INSURANCE COMPANY		SECURA INSURANCE, A MUTUAL COMPANY		19259	SC
REPUBLIC-FRANKLIN INSURANCE COMPANY		P.O. BOX 34690		P. O. BOX 819		SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	
P.O. BOX 530		SEATTLE, WA 98124-1690		APPLETON, WI 54912-0819		40 WANTAGE AVENUE	
UTICA, NY 13503-0530		90581	WA	68675	KS	BRANCHVILLE, NJ 07890	
68446	TX	SAFECO NATIONAL LIFE INSURANCE COMPANY		SECURITY BENEFIT LIFE INSURANCE COMPANY		39926	NC
REPUBLIC-VANGUARD LIFE INSURANCE COMPANY		P.O. BOX 34690		700 HARRISON STREET		SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	
P.O. BOX 650391		SEATTLE, WA 98124-1690		TOPEKA, KS 66636-0001		40 WANTAGE AVENUE	
DALLAS, TX 75265-0391		11100	WA	92525	DE	BRANCHVILLE, NJ 07890	
10287	AZ	SAFECO SURPLUS LINES INSURANCE COMPANY		SECURITY CONTINENTAL INSURANCE COMPANY		26301	NJ
RESIDENTIAL GUARANTY COMPANY		SAFEKO PLAZA		809 OGDEN AVENUE		SELECTIVE WAY INSURANCE COMPANY	
601 MONTGOMERY STREET		SEATTLE, WA 98185		LISLE, IL 60532		40 WANTAGE AVENUE	
SAN FRANCISCO, CA 94111		94694	CT	99414	NY	BRANCHVILLE, NJ 07890	
61506	IL	SAFEGUARD INSURANCE COMPANY		SECURITY EQUITY LIFE INSURANCE COMPANY		10936	NY
RESOURCE LIFE INSURANCE COMPANY		9300 ARROWPOINT BOULEVARD		ONE MADISON AVENUE		SENECA INSURANCE COMPANY, INC.	
123 N. WACKER DRIVE		P.O. BOX 1000		AREA 10H		160 WATER STREET	
CHICAGO, IL 60606		CHARLOTTE, NC 28201-1000		NEW YORK, NY 10010		16TH FLOOR	
10348	MI	15105	MO	68764	NE	NEW YORK, NY 10038-4922	
RETAILERS EMPLOYEES BENEFIT TRUST		SAFETY NATIONAL CASUALTY CORPORATION		SECURITY FINANCIAL LIFE INSURANCE COMPANY		24988	WI
1227 E. CHIPPEWA		2043 WOODLAND PARKWAY		P. O. BOX 82248		SENTRY INSURANCE, A MUTUAL COMPANY	
MT PLEASANT, MI 48858		SUITE 200		LINCOLN, NE 68501-2248		1800 N. POINT DRIVE	
93572	MO	ST. LOUIS, MO 63146		61050	DE	STEVENS POINT, WI 54481	
RGA REINSURANCE COMPANY		93246	DE	SECURITY FIRST LIFE INSURANCE COMPANY		68810	WI
1370 TIMBERLAKE MANOR PARKWAY		SAGE LIFE ASSURANCE OF AMERICA, INC.		P. O. BOX 92193		SENTRY LIFE INSURANCE COMPANY	
CHESTERFIELD, MO 63017-6039		300 ATLANTIC STREET		LOS ANGELES, CA 90009		1800 N. POINT DRIVE	
10348	NE	SUITE 302		24902	CT	STEVENS POINT, WI 54481	
RISK CAPITAL REINSURANCE COMPANY		STAMFORD, CT 06901		SECURITY INSURANCE COMPANY OF HARTFORD		21180	IL
20 HORSENECK LANE		21911	CA	P. O. BOX 420		SENTRY SELECT INSURANCE COMPANY	
GREENWICH, CT 06830		SAN FRANCISCO REINSURANCE COMPANY		HARTFORD, CT 06141		1800 NORTH POINT DRIVE	
13056	IL	777 SAN MARIN DRIVE				STEVENS POINT, WI 54481	
RLI INSURANCE COMPANY		NOVATO, CA 94998-3452				56936	PA
9025 N. LINDBERGH DRIVE						SERB NATIONAL FEDERATION	
PEORIA, IL 61615						ONE FIFTH AVENUE	
						SEVENTH FLOOR	
						PITTSBURGH, PA 15222-	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

80586	CT	10190	FL	69078	NY	20362	NY
SERVUS LIFE INSURANCE COMPANY		SOUTHERN OWNERS INSURANCE COMPANY		STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK		SUMITOMO MARINE AND FIRE INSURANCE COMPANY, LIMITED	
P.O. BOX 2999		P O BOX 30660		485 MADISON AVENUE		15 INDEPENDENCE BOULEVARD	
HARTFORD, CT 06104-2999		LANSING, MI 48909-8160		6TH FLOOR		P.O. BOX 4602	
24899	NY	68950	TX	NEW YORK, NY 10022-5872		WARREN, NJ 07059	
SEVEN HILLS INSURANCE COMPANY		SOUTHLAND LIFE INSURANCE COMPANY		18023	MI	80802	MI
580 WALNUT STREET		P.O. BOX 105006		STAR INSURANCE COMPANY		SUN LIFE ASSURANCE COMPANY OF CANADA	
CINCINNATI, OH 45202		ATLANTA, GA 30348-5006		26600 TELEGRAPH ROAD		ONE SUN LIFE EXECUTIVE PARK	
26620	IL	00032	MI	SOUTHFIELD, MI 48034		S/C 3318	
SHEFFIELD INSURANCE CORPORATION		SPARTAN RET. VOL EMPL. HEALH. CARE C-O SHIELD BENEFIT ADMINISTRATORS,		40045	DE	WELLESLEY HILLS, MA 02481	
P.O. BOX 43360		P.O. BOX 8128		STARNET INSURANCE COMPANY		79065	DE
BIRMINGHAM, AL 35243		GRAND RAPIDS, MI 49518		P.O. BOX 853		SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)	
23388	MO	20524	IL	100 CAMPUS DRIVE		ONE SUN LIFE EXECUTIVE PARK	
SHELTER MUTUAL INSURANCE COMPANY		SPECIALTY NATIONAL INSURANCE COMPANY		FLORHAM PARK, NJ 07932-0853		WELLESLEY HILLS, MA 02481	
1817 W. BROADWAY		7501 E. MCCORMICK PKWY.		25127	SC	69256	AZ
COLUMBIA, MO 65218		SCOTTSDALE, AZ 85258		STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY		SUNAMERICA LIFE INSURANCE COMPANY	
26557	MO	11622	NJ	518 E. BROAD STREET		1 SUNAMERICA CENTER	
SHELTER REINSURANCE COMPANY		SPECIALTY SURPLUS INSURANCE COMPANY		COLUMBUS, OH 43215-3976		LOS ANGELES, CA 90067-6022	
1817 W. BROADWAY		7501 E MCCORMICK PARKWAY		25135	OH	60183	AZ
COLUMBIA, MO 65218		SCOTTSDALE, AZ 85258		STATE AUTOMOBILE MUTUAL INSURANCE COMPANY		SUNAMERICA NATIONAL LIFE INSURANCE COMPANY	
68845	VA	24767	MN	518 E. BROAD STREET		1 SUNAMERICA CENTER	
SHENANDOAH LIFE INSURANCE COMPANY		ST. PAUL FIRE AND MARINE INSURANCE COMPANY		COLUMBUS, OH 43215-3976		LOS ANGELES, CA 90067-6022	
P.O. BOX 12847		385 WASHINGTON STREET		94498	IL	69272	MO
ROANOKE, VA 24029		ST. PAUL, MN 55102		STATE FARM ANNUITY AND LIFE INSURANCE COMPANY		SUNSET LIFE INSURANCE COMPANY OF AMERICA	
32603	DE	24775	MN	ONE STATE FARM PLAZA		P.O. BOX 219532	
SIGNET STAR REINSURANCE COMPANY		ST. PAUL GUARDIAN INSURANCE COMPANY		BLOOMINGTON, IL 61710		KANSAS CITY, MO 64121-9532	
100 CAMPUS DRIVE		385 WASHINGTON STREET		25143	IL	69310	NE
P.O. BOX 853		ST. PAUL, MN 55102		STATE FARM FIRE AND CASUALTY COMPANY		SURETY LIFE INSURANCE COMPANY	
FLORHAM PARK, NJ 07932-0853		41750	MN	ONE STATE FARM PLAZA		3075 SANDERS ROAD	
35408	DE	ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY		BLOOMINGTON, IL 61710		H1A	
SIRIUS AMERICA INSURANCE COMPANY		385 WASHINGTON STREET		25151	IL	NORTHBROOK, IL 60062-7127	
375 PARK AVENUE		ST. PAUL, MN 55102		STATE FARM GENERAL INSURANCE COMPANY		99941	MI
SUITE 2107		24791	MN	ONE STATE FARM PLAZA		SVS VISION MANAGED CARE, INC.	
NEW YORK, NY 10152		ST. PAUL MERCURY INSURANCE COMPANY		BLOOMINGTON, IL 61710		140 MACOMB	
57193	NJ	385 WASHINGTON STREET		69108	IL	MT CLEMENS, MI 48043	
SLOVAK CATHOLIC SOKOL		ST. PAUL, MN 55102		STATE FARM LIFE INSURANCE COMPANY		67016	NY
205 MADISON STREET		24791	MN	ONE STATE FARM PLAZA, B-4		SWISS RE LIFE & HEALTH AMERICA INC.	
P.O. BOX 899		ST. PAUL, MN 55102		BLOOMINGTON, IL 61710		175 KING STREET	
PASSAIC, NJ 07055-5223		41521	NE	69108	IL	ARMONK, NY 10504	
57207	NJ	ST. PAUL PROPERTY AND CASUALTY INSURANCE COMPANY		STATE FARM LIFE INSURANCE COMPANY		67016	NY
SLOVAK GYMNASTIC UNION SOKOL OF THE UNITED STATES		11516 MIRACLE HILL DRIVE		161 BAY STREET, SUITE 3000		SWISS RE LIFE & HEALTH AMERICA INC.	
276 PROSPECT STREET		4TH FLOOR		CANADA TRUST TOWER, BCE PLACE		175 KING STREET	
P.O. BOX 189		OMAHA, NE 68154		TORONTO, Ontario Canada M5J 2T6		ARMONK, NY 10504	
EAST ORANGE, NJ 07019-		NY		84565	MI	84565	MI
57673	PA	ST. PAUL REINSURANCE COMPANY LIMITED		STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY		SWISS RE LIFE & HEALTH LIMITED	
SLOVENE NATIONAL BENEFIT SOCIETY		C-O LEBOEUF, LAMB, GREEN & MACRAE,		ONE STATE FARM PLAZA		161 BAY STREET, SUITE 3000	
247 W. ALLEGHENY ROAD		125 W. 55TH STREET		BLOOMINGTON, IL 61710		CANADA TRUST TOWER, BCE PLACE	
IMPERIAL, PA 15126		NEW YORK, NY 10019-5389		69116	IN	TORONTO, Ontario Canada M5J 2T6	
57142	MN	30481	DE	STATE LIFE INSURANCE COMPANY, THE P.O. BOX 406		25364	NY
SONS OF NORWAY		ST. PAUL SURPLUS LINES INSURANCE COMPANY		INDIANAPOLIS, IN 46206		SWISS REINSURANCE AMERICA CORPORATION	
1455 W. LAKE STREET		385 WASHINGTON STREET		12831	TX	175 KING STREET	
MINNEAPOLIS, MN 55408		ST. PAUL, MN 55102		STATE NATIONAL INSURANCE COMPANY, INC		ARMONK, NY 10504	
39322	NY	19070	CT	P.O. BOX 24622		93483	NY
SOREMA NORTH AMERICA REINSURANCE COMPANY		ST. PAUL REINSURANCE COMPANY LIMITED		FORT WORTH, TX 76124		SWISS-AM REASSURANCE COMPANY	
199 WATER STREET		C-O AUTOMATED BENEFIT SERVICES		26387	DE	969 HIGH RIDGE ROAD	
NEW YORK, NY 10038-3526		126 INTERSTATE NORTH CIRCLE, NW		STEADFAST INSURANCE COMPANY		STAMFORD, CT 06905	
24953	SC	ATLANTA, GA 30339		1400 AMERICAN LANE		10219	PA
SOUTH CAROLINA INSURANCE COMPANY		69019	OR	ZURICH TOWERS		SYDNEY REINSURANCE CORPORATION	
P.O. BOX 1		STANDARD INSURANCE COMPANY		SCHAUMBURG, IL 60196-1056		WALL STREET PLAZA-16TH FLOOR	
COLUMBIA, SC 29202		P.O. BOX 711		50121	TX	88 PINE STREET- 16TH FLOOR	
MI		PORRTLAND, OR 97207-0711		STEWARD TITLE GUARANTY COMPANY		NEW YORK, NY 10005	
SOUTHEAST MICHIGAN PARTNERS PLUS		86355	OK	1980 POST OAK BOULEVARD		12866	LA
HEALTH BENEFIT PLAN TRUST		STANDARD LIFE AND ACCIDENT INSURANCE COMPANY		P.O. BOX 2029		T.H.E. INSURANCE COMPANY	
C-O AUTOMATED BENEFIT SERVICES		ONE MOODY PLAZA		HOUSTON, TX 77252-2029		P.O. BOX 67008	
8220 IRVING		C-O AMERICAN NATIONAL INSURANCE CO.		22276	OH	TREASURE ISLAND, FL 33736-7008	
STERLING HEIGHTS, MI 48312		GALVESTON, TX 77550		STONEWALL INSURANCE COMPANY		69345	NY
37141	GA	69051	IN	31 INVERNESS CENTER PARKWAY		TEACHERS INSURANCE AND ANNUITY	
SOUTHERN GENERAL INSURANCE COMPANY		STANDARD LIFE INSURANCE COMPANY OF		SUITE 200		ASSOCIATION OF AMERICA	
P.O. BOX 28155		INDIANA		BIRMINGHAM, AL 35242		730 THIRD AVENUE	
ATLANTA, GA 30358-0155		P.O. BOX 7000		40436	NH	NEW YORK, NY 10017	
30457	MI	INDIANAPOLIS, IN 46207		STRATFORD INSURANCE COMPANY		22683	IL
SOUTHERN MICHIGAN INSURANCE COMPANY				400 PARSON'S POND DRIVE		TEACHERS INSURANCE COMPANY	
P.O. BOX 409				FRANKLIN LAKES, NJ 07417-2600		#1 HORACE MANN PLAZA	
MARSHALL, MI 49068-0409				39187	NY	SPRINGFIELD, IL 62715	
73377	FL			SUECIA INSURANCE COMPANY		69604	FL
SOUTHERN SECURITY LIFE INSURANCE COMPANY				25 SMITH STREET		TEMPLETON FUNDS ANNUITY COMPANY	
P.O. BOX 958402				NANUET, NY 10954		P.O. BOX 33030	
LAKE MARY, FL 32795-8402						ST. PETERSBURG, FL 33733-8030	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

60142	NY	41238	NY	25666	CT	21709	CA
TIAA-CREF LIFE INSURANCE COMPANY		TRANS PACIFIC INSURANCE COMPANY		TRAVELERS INDEMNITY COMPANY OF		TRUCK INSURANCE EXCHANGE	
730 THIRD AVENUE		101 PARK AVENUE		AMERICA, THE		P.O. BOX 2478, TERMINAL ANNEX	
NEW YORK, NY 10017		NEW YORK, NY 10178-0095		ONE TOWER SQUARE		LOS ANGELES, CA 90051-2478	
50067	CA	69566	CA	HARTFORD, CT 06183-6014			
TICOR TITLE INSURANCE COMPANY		TRANS WORLD ASSURANCE COMPANY		25682	CT	27120	CT
171 N. CLARK STREET		885 S. EL CAMINO REAL		TRAVELERS INDEMNITY COMPANY OF		TRUMBULL INSURANCE COMPANY	
6TH FLOOR - STAT. ACCTG.		SAN MATEO, CA 94402		CONNECTICUT, THE		HARTFORD PLAZA	
CHICAGO, IL 60601				ONE TOWER SQUARE		HARTFORD, CT 06115	
25496	CA	80829	MO	HARTFORD, CT 06183-6014			
TIG INDEMNITY COMPANY		TRANSAMERICA ASSURANCE COMPANY		25674	IL	61425	IL
P.O. BOX 152870		1150 S. OLIVE STREET		TRAVELERS INDEMNITY COMPANY OF		TRUSTMARK INSURANCE COMPANY	
IRVING, TX 75015		LOS ANGELES, CA 90015-0101		ILLINOIS, THE		400 FIELD DRIVE	
25534	CA	69507	NC	215 SHUMAN BOULEVARD		LAW DEPARTMENT	
TIG INSURANCE COMPANY		TRANSAMERICA LIFE INS AND ANNUITY		NAPERVILLE, IL 60563		LAKE FOREST, IL 60045-2581	
P.O. BOX 152870		COMPANY		40282	MO	62863	IL
IRVING, TX 75015		1150 S. OLIVE STREET		TRAVELERS INDEMNITY COMPANY OF		TRUSTMARK LIFE INSURANCE COMPANY	
25542	MI	67121	CA	MISSOURI, THE		400 FIELD DRIVE	
TIG INSURANCE COMPANY OF MICHIGAN		TRANSAMERICA OCCIDENTAL LIFE		ONE TOWER SQUARE		LAKE FOREST, IL 60045-2581	
P.O. BOX 152870		INSURANCE COMPANY		HARTFORD, CT 06183-6014			
IRVING, TX 75015		1150 S. OLIVE STREET		25658	CT	37982	NH
25526	MI	67121	CA	TRAVELERS INDEMNITY COMPANY, THE		TUDOR INSURANCE COMPANY	
TIG INSURANCE CORPORATION OF		TRANSATLANTIC REINSURANCE COMPANY		ONE TOWER SQUARE		400 PARSON'S POND DRIVE	
AMERICA		80 PINE STREET		HARTFORD, CT 06183-6014		FRANKLIN LAKES, NJ 07417-2600	
P.O. BOX 152870		NEW YORK, NY 10005		39357	CT	29459	IN
IRVING, TX 75015				TRAVELERS INSURANCE COMPANY		TWIN CITY FIRE INSURANCE COMPANY	
25518	CA	20486	NY	(ACCIDENT DEPARTMENT), THE		HARTFORD PLAZA	
TIG PREMIER INSURANCE COMPANY		TRANSCONTINENTAL INSURANCE		ONE TOWER SQUARE		HARTFORD, CT 06115	
P.O. BOX 152870		COMPANY		FINANCIAL REPORTING, 4PB			
IRVING, TX 75015		CNA PLAZA		HARTFORD, CT 06183-6014		29599	TX
25445	CA	20486	NY	39376	CT	U. S. SPECIALTY INSURANCE COMPANY	
TIG SPECIALTY INSURANCE COMPANY		TRANSCONTINENTAL INSURANCE		TRAVELERS INSURANCE COMPANY (LIFE		13403 NORTHWEST FREEWAY	
P.O. BOX 152870		COMPANY		DEPARTMENT), THE		HOUSTON, TX 77040-6094	
IRVING, TX 75015		CHICAGO, IL 60685		14 MS			
13242	TX	28866	IL	ONE TOWER SQUARE		84530	OH
TITAN INDEMNITY COMPANY		TRANSGUARD INSURANCE COMPANY OF		HARTFORD, CT 06183		U.S. FINANCIAL LIFE INSURANCE COMPANY	
5915 LANDERBROOK DRIVE		AMERICA, INC.				P.O. BOX 429560	
CLEVELAND, OH 44107		215 W. DIEHL ROAD				CINCINNATI, OH 45232	
36269	MI	50012	AZ	87726	CT	56952	PA
TITAN INSURANCE COMPANY		TRANSNATION TITLE INSURANCE COMPANY		TRAVELERS INSURANCE COMPANY (LIFE		UKRAINIAN FRATERNAL ASSOCIATION	
5915 LANDERBROOK DR		101 GATEWAY CENTRE PARKWAY		DEPARTMENT), THE		440 WYOMING AVENUE	
CLEVELAND, OH 44124		GATEWAY ONE		14 MS		SCRANTON, PA 18503	
50245	TN	50012	AZ	ONE TOWER SQUARE		56944	PA
TITLE INSURANCE COMPANY OF AMERICA		RICHMOND, VA 23235		HARTFORD, CT 06183		UKRAINIAN NATIONAL AID ASSOCIATION OF	
101 GATEWAY CENTRE PARKWAY						AMERICA	
GATEWAY ONE						P.O. BOX 536	
RICHMOND, VA 23235		36145	CT	TINLEY PARK, IL 60477			
50504	OR	44520	CT	80950	CT	57215	NJ
TITLE INSURANCE COMPANY OF OREGON		TRANSNATIONAL INSURANCE COMPANY		TRAVELERS LIFE AND ANNUITY COMPANY,		UKRAINIAN NATIONAL ASSOCIATION, INC.	
200 S.W. MARKET STREET		399 THORNALL STREET		THE		2200 ROUTE 10	
SUITE 250		14TH FLOOR		ONE TOWER SQUARE		3RD FLOOR	
PORTLAND, OR 97201-5730		EDISON, NJ 08837		HARTFORD, CT 06183-6014		PARSIPPANY, NJ 07054	
10738	AZ	33014	OH	36161	CT	37893	DE
TM SPECIALTY INSURANCE COMPANY		TRANSPORT INSURANCE COMPANY		TRAVELERS PROPERTY CASUALTY		ULICO CASUALTY COMPANY	
101 PARK AVENUE		4100 HARRY HINES BOULEVARD		INSURANCE COMPANY		111 MASSACHUSETTS AVENUE, NW	
NEW YORK, NY 10178-0095		DALLAS, TX 75219		ONE TOWER SQUARE		WASHINGTON, DC 20001	
42439	DE	20494	IL	HARTFORD, CT 06183-6014			
TOA REINSURANCE COMPANY OF AMERICA		TRANSPORTATION INSURANCE COMPANY		56006	MO	18619	NE
(THE)		CNA PLAZA - 31S		TRAVELERS PROTECTIVE ASSOCIATION OF		UNDERWRITERS INSURANCE COMPANY	
177 MADISON AVENUE		CHICAGO, IL 60685		AMERICA, THE		200 CORPORATE POINT	
P.O. BOX 1930		19038	CT	3755 LINDELL BOULEVARD		SUITE 300	
MORRISTOWN, NJ 07962-1930		TRAVELOGERS CASUALTY AND SURETY		ST. LOUIS, MO 63108-3476		CULVER CITY, CA 90230	
12904	NY	31194	CT	34894	CT	22314	NH
TOKIO MARINE AND FIRE INSURANCE		COMPANY OF AMERICA		TRENWICK AMERICA REINSURANCE		UNDERWRITERS REINSURANCE COMPANY	
COMPANY, LIMITED (THE)		ONE TOWER SQUARE		CORPORATION		26050 MUREAU RD	
101 PARK AVENUE		HARTFORD, CT 06183-6014		ONE CANTERBURY GREEN		CALABASAS, CA 91320	
NEW YORK, NY 10178-0095		31046	IL	STAMFORD, CT 06901-2032		80314	DE
95644	MI	TRAVELOGERS CASUALTY AND SURETY		25712	OK	UNICARE LIFE & HEALTH INSURANCE	
TOTAL HEALTH CARE, INC.		COMPANY OF ILLINOIS		TRI-STATE INSURANCE COMPANY		COMPANY	
3011 W. GRAND BOULEVARD		215 SHUMAN BOULEVARD		ONE BEACON STREET		4553 LA TIENDA DRIVE	
SUITE 1600		NAPERVILLE, IL 60563		BOSTON, MA 02108-3100		THOUSAND OAKS, CA 91362	
DETROIT, MI 48202		36170	CT	31003	MN	94471	TX
36919	WI	TRAVELOGERS CASUALTY COMPANY OF		TRI-STATE INSURANCE COMPANY OF		UNIFIED LIFE INSURANCE COMPANY	
TOWER INSURANCE COMPANY, INC.		CONNECTICUT		MINNESOTA		P. O. BOX 25326	
62 MAPLE STREET		ONE TOWER SQUARE		P.O. BOX 1594		OVERLAND PARK, KS 66225-5326	
KEENE, NH 03431-0000		HARTFORD, CT 06183-6014		DES MOINES, IA 50306		56391	OH
37621	IA	36137	CT	24350	IL	UNION AND LEAGUE OF ROMANIAN	
TOYOTA MOTOR INSURANCE COMPANY		TRAVELOGERS COMMERCIAL INSURANCE		TRIAD GUARANTY INSURANCE		SOCIETIES OF AMERICA, INCORPORATED	
19001 S. WESTERN AVENUE		COMPANY		CORPORATION		(THE)	
MAIL DROP, TC22		ONE TOWER SQUARE		P.O. BOX 2300		23203 LORAIN ROAD	
TORRANCE, CA 90509		HARTFORD, CT 06183-6014		WINSTON-SALEM, NC 27102-2300		NORTH OLMSTED, OH 44070-	
29696	CT	TRAVELOGERS EXCESS AND SURPLUS LINES		71768	VA	69701	TX
COMPANY		COMPANY		TRIGON HEALTH AND LIFE INSURANCE		UNION BANKERS INSURANCE COMPANY	
ONE TOWER SQUARE		ONE TOWER SQUARE		COMPANY		2610 WYCLIFF ROAD	
HARTFORD, CT 06183-6014		HARTFORD, CT 06183-6014		P.O. BOX 27401		RALEIGH, NC 27607	
19887	TX	TRAVELOGERS EXCESS AND SURPLUS LINES		MAIL DROP 02B		80837	OH
COMPANY		COMPANY		RICHMOND, VA 23279		UNION CENTRAL LIFE INSURANCE	
ONE TOWER SQUARE		ONE TOWER SQUARE		19887	TX	COMPANY, THE	
HARTFORD, CT 06183-6014		HARTFORD, CT 06183-6014		P.O. BOX 655028		BOX 40888	
				DALLAS, TX 75265-5028		CINCINNATI, OH 45240	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

62596	IL	16667	NC	25895	PA	25968	TX
UNION FIDELITY LIFE INSURANCE COMPANY 500 VIRGINIA DRIVE FT. WASHINGTON, PA 19034		UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA P.O. BOX 20597 GREENSBORO, NC 27420		UNITED STATES LIABILITY INSURANCE COMPANY 190 SOUTHE WARNER ROAD P.O. BOX 6700 WAYNE, PA 19087-2191		USAA CASUALTY INSURANCE COMPANY 9800 FREDERICKSBURG ROAD SAN ANTONIO, TX 78288	
69744	MD	79413	CT	70106	NY	18600	TX
UNION LABOR LIFE INSURANCE COMPANY, THE 111 MASSACHUSETTS AVENUE, N.W. WASHINGTON, DC 20001		UNITED HEALTHCARE INSURANCE COMPANY 450 COLUMBUS BOULEVARD HARTFORD, CT 06115		UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK, THE 3600 ROUTE 66 P.O. BOX 1580		USAA GENERAL INDEMNITY COMPANY 9800 FREDERICKSBURG ROAD SAN ANTONIO, TX 78288	
98884	DE	69922	IN	63479	TX	69663	TX
UNION SECURITY LIFE INSURANCE COMPANY 260 INTERSTATE NORTH CIRCLE, NW ATLANTA, GA 30339-2111		UNITED HOME LIFE INSURANCE COMPANY P. O. BOX 7192 INDIANAPOLIS, IN 46207-7192		UNITED TEACHER ASSOCIATES INSURANCE COMPANY P.O. BOX 26580 AUSTIN, TX 78755		USAA LIFE INSURANCE COMPANY 9800 FREDERICKSBURG ROAD RAFA, F-2-E SAN ANTONIO, TX 78288	
36048	NY	69930	IL	29157	WI	10358	MD
UNIONE ITALIANA REINSURANCE COMPANY OF AMERICA, INC. 99 WALL STREET 15 FLOOR NEW YORK, NY 10005-4301		UNITED INSURANCE COMPANY OF AMERICA ONE E. WACKER DRIVE REGULATORY & COMP. DEPT. CHICAGO, IL 60601		UNITED WISCONSIN INSURANCE COMPANY P.O. BOX 2013 MILWAUKEE, WI 53201-2013		USF&G BUSINESS INSURANCE COMPANY C/O THE ST. PAUL GROUP 385 WASHINGTON STREET ST. PAUL, MN 55102	
92916	DE	94099	MO	97179	WI	10357	MD
UNITED AMERICAN INSURANCE COMPANY P.O. BOX 8080 MCKINNEY, TX 75070		UNITED INVESTORS LIFE INSURANCE COMPANY P.O. BOX 10207 BIRMINGHAM, AL 35202-0207		UNITED WISCONSIN LIFE INSURANCE COMPANY P.O. BOX 19032 GREEN BAY, WI 54307-9032		USF&G FAMILY INSURANCE COMPANY C/O ST. PAUL GROUP 385 WASHINGTON STREET ST. PAUL, MN 55102	
65269	IN	69876	TX	72850	NE	10620	MS
UNITED BENEFIT LIFE INSURANCE COMPANY 17800 ROYALTON ROAD STRONGSVILLE, OH 44136		UNITED LIFE & ANNUTY INSURANCE COMPANY 909 LOCUST STREET DES MOINES, IA 50309-2899		UNITED WORLD LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA OMAHA, NE 68175		USF&G INSURANCE COMPANY OF MISSISSIPPI C/O ST. PAUL GROUP 385 WASHINGTON STREET ST. PAUL, MN 55102	
39330	IL	69973	IA	70114	NY	10182	MD
UNITED CAPITOL INSURANCE COMPANY 400 PERIMETER CENTER TERRACE SUITE 345 ATLANTA, GA 30346		UNITED LIFE INSURANCE COMPANY PO BOX 73909 CEDAR RAPIDS, IA 52407-3909		UNITY MUTUAL LIFE INSURANCE COMPANY ONE UNITY PLAZA @ FRANKLIN SQ. SYRACUSE, NY 13250-5000		USF&G SPECIALTY INSURANCE COMPANY C/O THE ST. PAUL GROUP 385 WASHINGTON STREET ST. PAUL, MN 55102	
11142	PA	56979	PA	25933	NE	61247	OK
UNITED CASUALTY INSURANCE COMPANY OF AMERICA ONE E. WACKER DRIVE CHICAGO, IL 60601		UNITED LUTHERAN SOCIETY P.O. BOX 947 LIGONIER, PA 15658		UNIVERSAL SURETY COMPANY P.O. BOX 80468 LINCOLN, NE 68501		USG ANNUITY & LIFE COMPANY P.O. BOX 617 DES MOINES, IA 50303-0617	
28053	AZ	13064	PA	13200	TX	25976	NY
UNITED COASTAL INSURANCE COMPANY 233 MAIN STREET P.O. BOX 2350 NEW BRITAIN, CT 06050-2350		UNITED NATIONAL INSURANCE COMPANY THREE BALA PLAZA, EAST SUITE 300 BALA CYWYD, PA 19004		UNIVERSAL SURETY OF AMERICA P. O. BOX 1068 HOUSTON, TX 77251-1068		UTICA MUTUAL INSURANCE COMPANY P.O. BOX 530 UTICA, NY 13503-0530	
96150	MI	69868	NE	41181	KS	63738	NY
UNITED CONCORDIA DENTAL PLANS OF THE MIDWEST, INC. 2000 TOWN CENTER SUITE 2200 SOUTHFIELD, MI 48075		UNITED OF OMAHA LIFE INSURANCE COMPANY MUTUAL OF OMAHA PLAZA OMAHA, NE 68175		UNIVERSAL UNDERWRITERS INSURANCE COMPANY 7045 COLLEGE BOULEVARD OVERLAND PARK, KS 66211		UTICA NATIONAL LIFE INSURANCE COMPANY P.O. BOX 530 UTICA, NY 13503	
85766	AZ	24473	PA	70173	KS	26611	IA
UNITED CONCORDIA INSURANCE COMPANY DP2A 4401 DEER PATH ROAD HARRISBURG, PA 17110		UNITED PACIFIC INSURANCE COMPANY THREE PARKWAY COMPLIANCE DEPARTMENT PHILADELPHIA, PA 19102		UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY 7045 COLLEGE BOULEVARD OVERLAND PARK, KS 66211		VALIANT INSURANCE COMPANY 1400 AMERICAN LANE SCHAUMBURG, IL 60196-1056	
99949	MI	70033	IN	40843	TX	20508	PA
UNITED DENTAL CARE OF MICHIGAN, INC. 2801 HIGHWAY 280 S. BIRMINGHAM, AL 35223		UNITED PRESIDENTIAL LIFE INSURANCE COMPANY 11815 N. PENNSYLVANIA STREET CARMEL, IN 46032		UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY 7045 COLLEGE BOULEVARD OVERLAND PARK, KS 66211		VALLEY FORGE INSURANCE COMPANY CNA PLAZA CHICAGO, IL 60685	
91693	GA	21776	IA	62235	ME	70211	PA
UNITED FAMILY LIFE INSURANCE COMPANY 10 GLENLAKE PARKWAY, N.E. SUITE 500 ATLANTA, GA 30328-3473		UNITED SECURITY INSURANCE COMPANY ONE BEACON STREET BOSTON, MA 02108-3100		UNUM LIFE INSURANCE COMPANY OF AMERICA 2211 CONGRESS STREET STATUTORY ACCTG & REP - B197 PORTLAND, ME 04122		VALLEY FORGE LIFE INSURANCE COMPANY CNA PLAZA CHICAGO, IL 60685	
11770	MO	25941	TX	52615	MI	21172	AZ
UNITED FINANCIAL CASUALTY COMPANY 6300 WILSON MILLS ROAD FINANCIAL REPORTING, W33 MAYFIELD VILLAGE, OH 44143-2182		UNITED SERVICES AUTOMOBILE ASSOCIATION 9800 FREDERICKSBURG ROAD SAN ANTONIO, TX 78288		UPPER PENINSULA HEALTH PLAN, INC. 228 WEST WASHINGTON MARQUETTE, MI 49855		VANLINER INSURANCE COMPANY ONE PREMIER DRIVE ST. LOUIS, MO 63026	
13021	IA	25887	MD	30465	MI	70238	TX
UNITED FIRE & CASUALTY COMPANY P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909		UNITED STATES FIDELITY AND GUARANTY COMPANY C/O THE ST. PAUL GROUP 385 WASHINGTON STREET ST. PAUL, MN 55102		UPPER PENINSULA MUTUAL INSURANCE COMPANY P.O. BOX 229 ROCK, MI 49880		VARIABLE ANNUITY LIFE INSURANCE COMPANY, THE P.O. BOX 3206 HOUSTON, TX 77253-3206	
26999	NC	21113	NY	97772	MI	18759	WI
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY P.O. BOX 20597 GREENSBORO, NC 27420		UNITED STATES FIRE INSURANCE COMPANY 305 MADISON AVENUE MORRISTOWN, NJ 07960		US HEALTH AND LIFE INSURANCE COMPANY 8220 IRVING ROAD STERLING HEIGHTS, MI 48312		VEREX ASSURANCE, INC P.O. BOX 177800 RALEIGH, NC 27619	
15873	NC	56456	TN	70955	IN	11762	IL
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY P.O. BOX 20597 GREENSBORO, NC 27420		UNITED STATES LETTER CARRIERS MUTUAL BENEFIT ASSOCIATION 100 INDIANA AVENUE, N.W. SUITE 510 WASHINGTON, DC 20001		USA LIFE ONE INSURANCE COMPANY OF INDIANA 227 E. MAIN STREET CRAWFORDSVILLE, IN 47933		VESTA FIRE INSURANCE CORPORATION P.O. BOX 43360 3760 RIVER RUN DRIVE BIRMINGHAM, AL 35243	
						42668	IL
						VESTA INSURANCE CORPORATION P.O. BOX 43360 3760 RIVER RUN DRIVE BIRMINGHAM, AL 35243	

APPENDIX COMPANY LIST

This listing reflects company address data when the 1999 Annual Report was compiled. Verify addresses by contacting insurers directly. Listing shows NAIC number, state of domicile and mailing address.

81027	IL	21121	NY	57010	PA	71323	AZ
VETERANS LIFE INSURANCE COMPANY		WESTCHESTER FIRE INSURANCE COMPANY		WILLIAM PENN ASSOCIATION		ZALE LIFE INSURANCE COMPANY	
20 MOORES ROAD		1601 CHESTNUT STREET		709 BRIGHTON ROAD		P.O. BOX 152762	
FRAZER, PA 19355		P.O. BOX 41484		PITTSBURGH, PA 15233-1821		MS 5A-9	
20397	NY	PHILADELPHIA, PA 19101		25780	CA	22730	NJ
VIGILANT INSURANCE COMPANY		10172	GA	WILLIAMSBURG NATIONAL INSURANCE COMPANY		ZC INSURANCE COMPANY	
55 WATER STREET		WESTCHESTER SURPLUS LINES INSURANCE COMPANY		P.O. BOX 3190		ONE CHASE MANHATTAN PLAZA	
NEW YORK, NY 10041		1601 CHESTNUT STREET		CERRITOS, CA 90703-3190		NEW YORK, NY 10005	
33812	VA	PHILADELPHIA, PA 19103		24554	WI	24317	TX
VIRGINIA INSURANCE RECIPROCAL, THE		70483	OH	WINTERTHUR INTERNATIONAL AMERICA INSURANCE COMPANY		ZC SPECIALTY INSURANCE COMPANY	
P.O. BOX 85058		WESTERN AND SOUTHERN LIFE INSURANCE COMPANY, THE		ONE GENERAL DRIVE		ONE EXCHANGE PLACE	
RICHMOND, VA 23261-5058		400 BROADWAY		SUN PRAIRIE, WI 53596-0001		SUITE 1000	
40827	IL	CINCINNATI, OH 45202		19607	OK	JERSEY CITY, NJ 07302	
VIRGINIA SURETY COMPANY, INC.		57711	IL	WINTERTHUR INTERNATIONAL AMERICA UNDERWRITERS INSURANCE COMPANY		13269	CA
123 N. WACKER DRIVE		WESTERN CATHOLIC UNION		ONE GENERAL DRIVE		ZENITH INSURANCE COMPANY	
CHICAGO, IL 60606		510 S MAINE STREET		SUN PRAIRIE, WI 53596-0001		21255 CALIFA STREET	
39616	CT	QUINCY, IL 62301		15407	MI	WOODLAND HILLS, CA 91367	
VISION SERVICE PLAN INSURANCE COMPANY		25771	TX	WOLVERINE MUTUAL INSURANCE COMPANY		16535	NY
3333 QUALITY DRIVE		WESTERN CONTINENTAL INSURANCE COMPANY		1 WOLVERINE WAY		ZURICH AMERICAN INSURANCE COMPANY	
RANCHO CORDOVA, CA 95670		P.O. BOX 800		M 62 EAST		1400 AMERICAN LANE	
84549	MI	SCOTTSDALE, AZ 85252		DOWAGIAC, MI 49047-0530		TOWER 1, 19TH FLOOR	
VISTA LIFE INSURANCE COMPANY		30830	WI	56170	MI	SCHAUMBURG, IL 60196	
P.O. BOX 6027		WESTERN DIVERSIFIED CASUALTY INSURANCE COMPANY		WOMAN'S LIFE INSURANCE SOCIETY		27855	IL
THE AMERICAN ROAD		P.O. BOX 770		1338 MILITARY STREET		ZURICH AMERICAN INSURANCE COMPANY	
DEARBORN, MI 48121-6027		DEERFIELD, IL 60015-0770		PO BOX 5020		OF ILLINOIS	
40428	GA	84697	IL	PORT HURON, MI 48061-5020		1400 AMERICAN LANE	
VOYAGER INDEMNITY INSURANCE COMPANY		WESTERN DIVERSIFIED LIFE INSURANCE COMPANY		70602	NE	ZURICH TOWERS	
P. O. BOX 901045		P.O. BOX 770		WOODMEN ACCIDENT AND LIFE COMPANY		SCHAUMBURG, IL 60196-1056	
FORT WORTH, TX 76101-2045		DEERFIELD, IL 60015		P.O. BOX 82288		70661	IL
66699	GA	58017	IA	LINCOLN, NE 68501-2288		ZURICH LIFE INSURANCE COMPANY OF AMERICA	
VOYAGER LIFE INSURANCE COMPANY		WESTERN FRATERNAL LIFE ASSOCIATION		57320	NE	1 KEMPER DRIVE, T-1	
P. O. BOX 901045		1900 FIRST AVENUE, NE		WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY		LONG GROVE, IL 60049-0001	
FORT WORTH, TX 76101-2045		CEDAR RAPIDS, IA 52402-5372		1700 FARNAM STREET		39136	CT
26085	IL	37150	AZ	WOODMEN TOWER		ZURICH REINSURANCE (NORTH AMERICA), INC.	
WARNER INSURANCE COMPANY		WESTERN HERITAGE INSURANCE COMPANY		OMAHA, NE 68102		ONE CANTERBURY GREEN	
233 S. WACKER DRIVE		P.O. BOX 5100		26182	MA	P.O. BOX 29	
SUITE 2000		SCOTTSDALE, AZ 85261-5100		WORCESTER INSURANCE COMPANY		STAMFORD, CT 06904-0029	
CHICAGO, IL 60606-6308		29548	TX	120 FRONT STREET		NY	
32778	AZ	WESTERN INDEMNITY INSURANCE COMPANY		SUITE 500		ZURICH SPECIALTIES LONDON LIMITED	
WASHINGTON INTERNATIONAL INSURANCE COMPANY		820 GESSNER		WORCESTER, MA 01608-1408		LEBOEUF LAMB GREEN & MACRAE	
300 PARK BOULEVARD		SUITE 1200		57290	NY	125 WEST 55TH STREET	
SUITE 500		HOUSTON, TX 77024		WORKMEN'S BENEFIT FUND OF THE UNITED STATES OF AMERICA		NEW YORK, NY 10019-5389	
ITASCA, IL 60143-2625		91413	OH	99 N. BROADWAY			
70319	IL	WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO		HICKSVILLE, NY 11801-2905			
WASHINGTON NATIONAL INSURANCE COMPANY		P.O. BOX 5068		58084	NY		
11815 N. PENNSYLVANIA STREET		CLEARWATER, FL 33758-5068		WORKMEN'S CIRCLE, THE			
CARMEL, IN 46032		13188	SD	45 EAST 33RD STREET			
26069	WI	WESTERN SURETY COMPANY		NEW YORK, NY 10016			
WAUSAU BUSINESS INSURANCE COMPANY		P.O. BOX 5077		70629	NE		
P.O. BOX 8017		ATTN: ACCOUNTING TECHNICIAN		WORLD INSURANCE COMPANY			
WAUSAU, WI 55402-8017		SIOUX FALLS, SD 57117-5077		P.O. BOX 3160			
26042	WI	13196	NH	OMAHA, NE 68103-0160			
WAUSAU UNDERWRITERS INSURANCE COMPANY		WESTERN WORLD INSURANCE COMPANY		26050	OH		
P.O. BOX 8017		400 PARSON'S POND DRIVE		WORLDWIDE INSURANCE COMPANY			
WAUSAU, WI 54402-8017		FRANKLIN LAKES, NJ 07471-2600		580 WALNUT STREET			
25011	DE	92622	OH	CINCINNATI, OH 45202			
WESCO INSURANCE COMPANY		WESTERN-SOUTHERN LIFE ASSURANCE COMPANY		40193	NY		
200 SOMERSET CORPORATE BLVD		400 BROADWAY		XL INSURANCE COMPANY OF NEW YORK, INC.			
SUITE 100		CINCINNATI, OH 45202		140 BROADWAY, SUITE 5101			
BRIDGEWATER, NJ 08807		24112	OH	NEW YORK, NY 10005			
44393	IN	WESTFIELD INSURANCE COMPANY		37885	IL		
WEST AMERICAN INSURANCE COMPANY		P.O. BOX 5001		XL SPECIALTY INSURANCE COMPANY			
9450 SEWARD ROAD		WESTFIELD CENTER, OH 44251-5001		1450 E. AMERICAN LANE			
FAIRFIELD, OH 45014		24120	OH	20TH FLOOR			
15350	WI	WESTFIELD NATIONAL INSURANCE COMPANY		SCHAUMBURG, IL 60173			
WEST BEND MUTUAL INSURANCE COMPANY		P.O. BOX 5001		11126	NY		
1900 S. 18TH AVENUE		WESTFIELD CENTER, OH 44251-5001		YASUDA FIRE & MARINE INSURANCE COMPANY OF AMERICA, THE			
WEST BEND, WI 53095		34207	MO	TWO WORLD FINANCIAL CENTER			
70335	CA	WESTPORT INSURANCE CORPORATION		43RD FLOOR			
WEST COAST LIFE INSURANCE COMPANY		P.O. BOX 2979		NEW YORK, NY 10281-1058			
P.O. BOX 193892		OVERLAND PARK, KS 66201-1379		26220	IN		
SAN FRANCISCO, CA 94119		78301	AZ	YOSEMITE INSURANCE COMPANY			
MI		WESTWARD LIFE INSURANCE COMPANY		P.O. BOX 159			
WEST MICHIGAN RISK MANAGEMENT TRUST		P.O. BOX 6025		EVANSVILLE, IN 47701			
C/O CALEDONIA SCHOOL DISTRICT		LAKEWOOD, CA 90714-6025					
203 E. MAIN STREET							
CALEDONIA, MI 49316							

**Michigan Department of
Consumer & Industry Services
Serving Michigan... Serving You**

